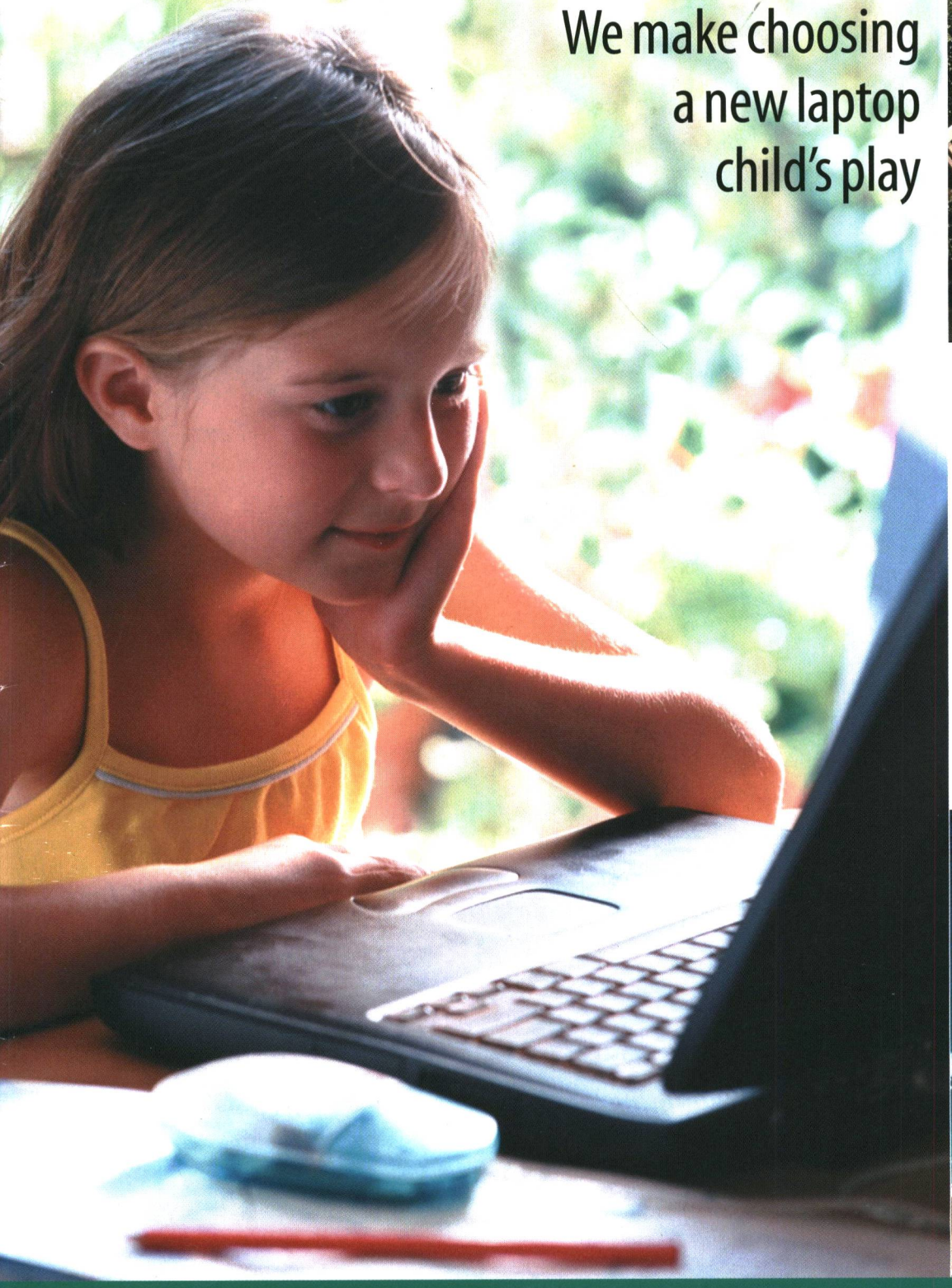
WHICH?

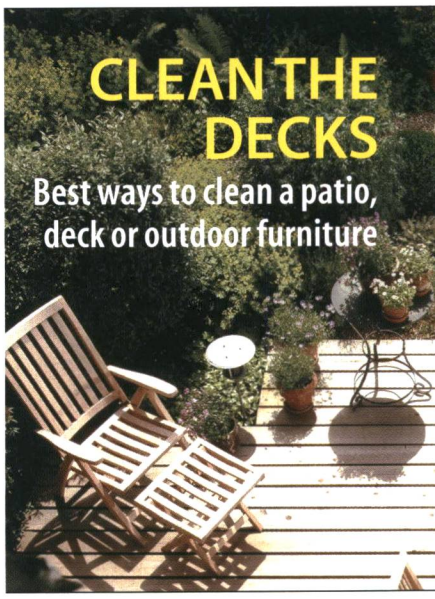
APRIL 2003

| Vacuum cleaners | Child seats in hire cars | Guide to long-term investments | Questions on Isas | Get more from your VCR |

KEY DECISIONS

We make choosing a new laptop child's play



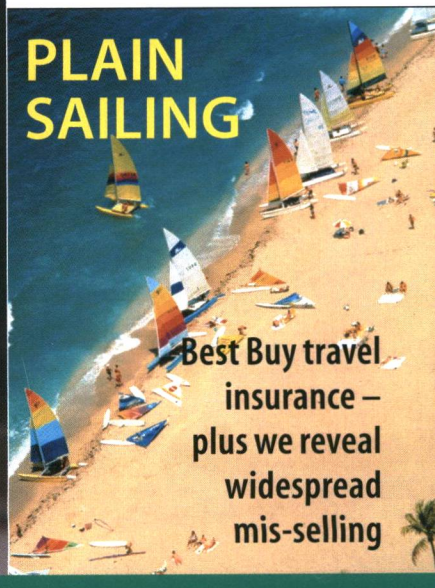


CLEAN THE DECKS

Best ways to clean a patio, deck or outdoor furniture

POTS OF VALUE

Best Buy emulsion paint, plus rollers on test



PLAIN SAILING

Best Buy travel insurance – plus we reveal widespread mis-selling

For instant access to expert advice, go to > > > > > > www.which.co.uk/whichextra

WHICH?

Our promise to you
Which? is owned and produced by Consumers' Association (CA). It aims to help you choose the best goods and services – and avoid the worst. It's entirely independent – we take no ads, no freebies, and everything we test is paid for at full price. Since 1957, Which? and CA have informed, influenced and campaigned for all consumers in the UK.

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Revealed: important safety gaps for travellers

Easter is likely to prompt the usual DIY boom as, at last, we find some time to get spruced up for summer. So, in this month's *Which?*, you'll find Best Buy advice on paints and rollers, the best products for cleaning patios, decks and outside furniture, plus the best-value vacuum cleaners whether you have carpets or hard floors.

Also this month, two new undercover investigations reveal important safety gaps for travellers. In the first, we discovered that car hire companies in the UK, Spain and Greece are often supplying child car seats that are hopelessly out of date, broken or wrongly assembled.

In the second, we found many travel agents mis-selling travel insurance. Only one of 28 agents showed us what its policy covered and checked for medical conditions which could have invalidated the cover in the event of a claim.

We've already passed on our travel insurance results to the government which is considering whether or not to include travel agents in new regulation plans for the industry. We've also challenged the British car hire industry body with our child car seat findings. For the full results, and practical tips on how you can avoid falling foul of these problems, see our reports on p35 and p42.

Helen Parker, **Editor**

FOR MEMBERS ONLY

WHICH? EXTRA
Your members-only website

www.which.co.uk/whichextra

Which? Extra is available exclusively to you as a *Which?* magazine member. Use it to get involved and find the advice you want – fast.

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Energy bills
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OneSwoop 0845 130 9192
oneswoop.com/partners/which

FREE OFFER

Published ten times a year, *Gardening Which?* gives you more than just inspiration and practical advice. You also get access to free factsheets, free seeds, soil analysis and design services. To receive three free issues, plus a free wristwatch, call 0800 920 106 (quote G4DV03). Payment details are required for when your free trial ends.

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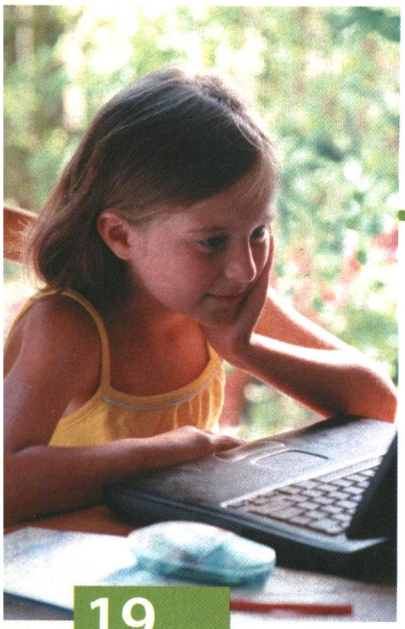

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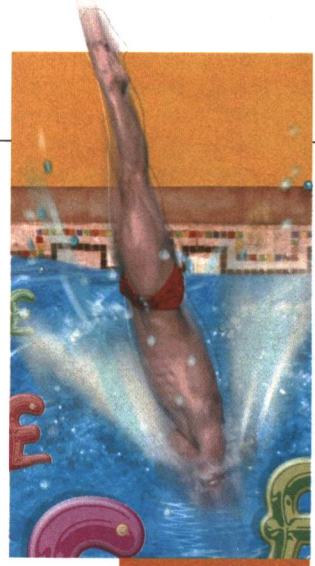

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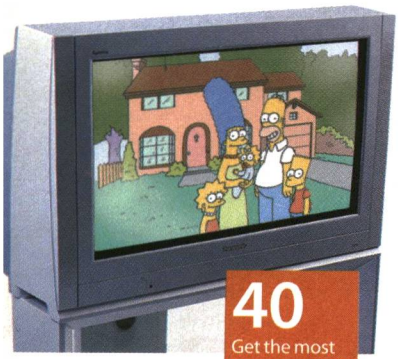

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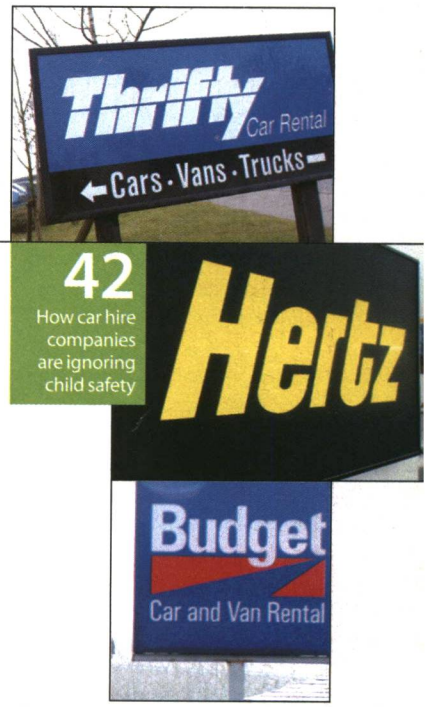

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WIN!

A BEST BUY LAPTOP

Which was the lightest laptop on test?

a) IBM Thinkpad R32
b) Samsung V20
c) Acer Aspire 1406

To enter our Best Buy competition online, go to www.which.co.uk/whichextra/content/main/comp.shtml, or send your entry on a postcard to 'BB April 03', Which?, PO Box 44, Hertford X, SG14 1SH – please include your name, address (and postcode), a daytime phone number and your Which? membership number, which can be found on your Which? Extra membership card as your user name. Entries from 4 April to 27 April 2003. For full competition rules, see p50.

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Who funds patient groups?

writeback

Share your views with other members

Have your say
writeback@which.net
Writeback
PO Box 44, Hertford X
SG14 1SH

Bleached breeches

Some trousers I had dry-cleaned came back with what appeared to be bleach marks. The dry-cleaners say it's a fault in the fabric and that I should return them to the manufacturer. This isn't possible and in any case I don't agree as they've been dry- cleaned before. What can I do?
Raymond Piercy, Potton, Bedfordshire

If the cleaners are members of the Textiles Services Association (TSA), the TSA may be able to help solve the dispute. If not, you could arrange for an independent test. This is costly, but if the cleaners were found to be at fault, you could claim under the Supply of Goods and Services Act. For more information, including details of independent testers and TSA member dry-cleaners, contact the TSA on 020 8863 7755.

Mortgage muddle

In 'Is an ISA mortgage worth the risk?' (February 2003, p34), you say that with interest-only mortgages, interest payments stay the same each month as the amount you owe doesn't change. Are you taking into account the possible changes in interest rates?
Maggie Haroun, Cheshire

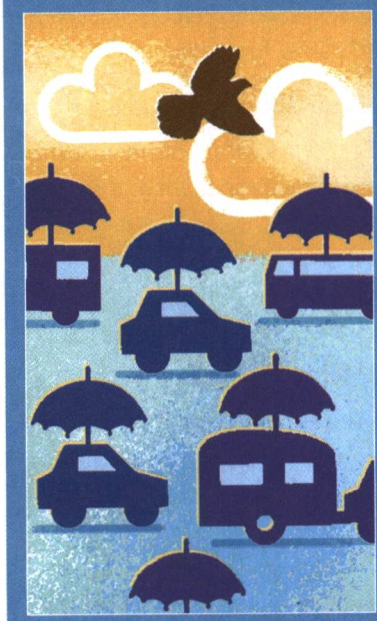
Sorry. We should have said that the amount of interest you pay each month fluctuates only if interest rates change. If rates stayed the same, then your interest payments would be the same throughout the term of the mortgage.

ILLUSTRATION KEVIN EVANS

LETTER OF THE MONTH

Watch the birdie

Our car is less than three years old and has paint peeling off the roof and bonnet. The makers say it's caused by bird droppings and so isn't covered by the warranty. I'm not happy that a car of less than three years old has paint defects which the makers are refusing to repair.
Sarah Evans, Swansea



Car warranties tend not to cover defects due to 'external influences' – the category that bird droppings come under. If you're not satisfied the damage was caused by external influences, you can arrange for an independent assessor to inspect your car – contact The Institute of Automobile Assessors and Engineers on 0906 223 2660 (calls cost £1 per min).

Bird droppings can cause serious damage and should be cleaned off as soon as possible. We'll be testing car polish later this year and will be looking specifically at how good it is at protecting paint from bird droppings.

Violinist feels fiddled

I'm a professional classical violinist and have recently been turned down for car insurance on the grounds that I'm an entertainer. Other insurers have also quoted me higher premiums for the same reason. I feel that I'm being unfairly discriminated against. Can you give me any advice, please?
Name and address supplied

Some insurance companies are reluctant to take on entertainers. One of the reasons for this is third party liability. If, for example, a key member of your orchestra had an accident while in your car, and their injuries were so severe they were unable to work again, the damages awarded could be huge. It's worth shopping around, though, as insurers do vary in their attitude.

A better approach may be to go through a broker. They can consider cases on individual merits and present your case to a wide range of insurers. The British Insurance Brokers Association (020 7623 9043, www.biba.org.uk) will have details.

Care home funding

In 'Care homes crisis' (February 2003, p10), you say that 'if you have at least £19,000 in capital, you'll be expected to pay the full care home fee'. This is not the case, as you don't have to pay for nursing care fees.
Name and address supplied

You're right. Nursing care must be provided for care home residents. However, you may still be required to fund the residential cost. The situation is complex and depends on the resident's nursing needs. In some cases, the NHS pays the costs of both the residential care and nursing care. We didn't go into the issue of medical care and nursing required by some people and what we said was based only on low dependency care, not on nursing care. But yes: we could have made this clearer.

PLEASE GET IN TOUCH

Whether you want to find out more about a consumer issue, or simply give your opinion about something you've read in *Which?*, please write back. We give £15-worth of Which? Books vouchers to the sender of our letter of the month; senders of all other letters printed receive £10 in vouchers. We may edit letters or use only an extract.

HELP WANTED

Your chance to help with research for future articles

CAR OWNERS

We're looking for views on the: ● new Audi A8 (from Nov 2002) ● new Citroën Berlingo (from Sep 2002) ● Citroën C8 ● Fiat Stilo Multi Wagon (from Mar 2003) ● Ford Fusion ● new Honda Accord (from Mar 2003) ● Hyundai Getz ● Kia Carens (from Nov 2002) ● new Mercedes-Benz E-class (from Aug 2002) ● new Nissan Micra (from Feb 2003) ● new Renault Mégane (from Oct 2002) ● new Saab 9-3 Sports Saloon (from Sep 2002) ● Skoda Superb ● new Toyota Avensis (from Mar 2003). Tell us the model and type of car, and when you took delivery of it. Dept NL

GENETIC TESTING

Have you ever bought via the internet a genetic test that promises to predict your medical future? Or has a complementary health practitioner offered you a genetic testing service? If so, and you'd be willing to feature as a case study, please get in touch with details about the test and where you got it from. Dept ANB.

MEDICAL RECORDS

Have you ever asked to see medical records held by your GP or at a hospital? Have your medical records ever been lost? Has any information (whether held on paper or on computer) ever been passed on without your consent, or have you ever asked for information to be passed on that wasn't? Write to Dept FP by end of April.

POLISHING CARS

Please tell us your top tips for polishing cars, or your experiences, problems etc. Dept AE.

Email helpwanted@which.net; go to www.which.co.uk/whichextra; or write to our Hertford address, above. Include department and full contact details

SUCCESS STORY

Chinese state-backed 'herbal' shop fined £6,500 over dangerous steroids

A UK 'herbal' medicine shop, part-owned by the Chinese government, has been convicted of selling dangerous steroids under the guise of herbal cream, after a *Which?* investigation.

Beijing Tong Ren Tang (UK) Ltd, in Shaftesbury Avenue, London, sold an undercover *Which?* researcher a £10 pot of 'herbal' cream for treating eczema – one of five we bought at traditional medicine shops during a spot check in 2001 after hearing concerns about 'herbal' treatments.

Tests showed the ointment was laced with a cocktail of five corticosteroids. Possible side effects at high doses include bruising or thinning of the skin, and, once absorbed, steroids can even make you more vulnerable to infections. It's illegal to sell these particular steroids without a prescription.

We alerted the Medicines Control Agency (MCA) before we published our article (see 'Steroids in herbal medicines', May 2001, p13). MCA investigator Bill Slater raided the shop and seized a pile of similar pots; tests revealed illegal steroids.

At the February hearing, in Bow Street magistrates' court, London, Beijing Tong Ren Tang was described as China's biggest pharmaceutical company. The prosecuting barrister Sandip Patel added that the Chinese government owned a 25 per cent stake. The company has branches all over the world.

Beijing Tong Ren Tang pleaded guilty to two offences under the Medicines Act – for selling a prescription-only medicine without proper authorisation, based on our investigation, and failing to hold an appropriate licence for the medicine. The district judge fined the company £6,500, plus £5,000 costs.

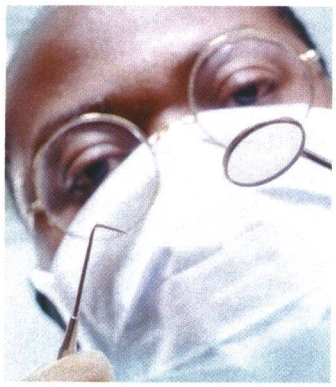
'Herbal' medicine shop Beijing Tong Ren Tang was fined £6,500 after tests found corticosteroids in a herbal cream sold for treating eczema

Defence barrister Barry Cotter said the cream had been brought to London by a visiting Chinese doctor, and that it was legal to sell it in China. He admitted the doctor had 'ignored the regulatory framework' of the UK. He said the doctor concerned no longer worked for the company and it had now implemented better controls.

Steroids can ease eczema, but must be used with care because of the possible side effects; they can be particularly dangerous for babies. Most steroids are prescription-only.

In our spot check of five shops, two sold us treatments containing steroids. The MCA visited the second shop, but didn't find steroids.

The MCA has prosecuted more than 20 other companies for similar offences in the last few years; this was one of the largest fines so far. It welcomed the verdict and said that the fine 'reflected the serious nature of the offence and ensuing risk to public health'.



PHOTOGRAPHY ALAMY, ALAN HOWARD, JOHN TRENHOLM

FILLING GAPS IN SCOTTISH DENTISTRY

Scottish consumers are being forced to go private if they need to see a dentist.

Consumers' Association (CA) interviewed 1,008 adults in February. We found that many private dental patients had been forced to leave the NHS – 48 per cent of patients who went private did so because their dentist did. A further 26 per cent went private because they couldn't find an NHS dentist in their area, and 9 per cent because they couldn't get the necessary treatment on the NHS. Only one in five opted to go private because they thought they'd get better treatment.

We presented the findings last month in the Scottish parliament. We'll be using them to push the Scottish government to address the shortage of NHS dentists to ensure that those who need treatment on the NHS can get it.

In 2001, CA made a 'supercomplaint' about private dentistry to the Office of Fair Trading (OFT). It centred on unclear prices, complaint systems for when things go wrong, and access to NHS dentists. The OFT was expected to announce the results of its investigation as we went to press. ▷

HOTLINE

If there's something you'd like us to investigate, leave a message on the Inside Story Hotline on **0800 252088** (calls are free) or email **insidestory@which.net**. We're sorry but we can't reply individually.

CAMPAIGNING FOR YOU

Lloyds TSB has been lightly rapped by the Advertising Standards Authority (ASA) over misleading marketing letters.

In January, we highlighted one customer's worry that a stark letter from an account manager asking him to call the bank meant there was a problem with his account ('TSB letter causes worry', p5). It turned out to be no more than a sales pitch for other products. Three other readers told of a similar experience with Lloyds TSB. The ASA said its codes had been breached, adding that the incidents went against Lloyds' policy, and the bank had now made every effort to ensure staff knew procedures.

Have a say in whether GM crops should be grown in the UK. The government is due to decide this autumn; it could mean the end of meaningful choice for consumers since it will be hard to prevent contamination of conventional and organic crops. We think a decision is premature as not enough is known about GM. To voice your view, visit the website www.gmpublicdebate.org.uk.

We welcome plans to stop juice made from concentrate being passed off as juice made directly from fruit.

The Food Standards Agency recently announced proposals to change labelling rules for England. Under the new rules, it will be easier to see whether the product was made from concentrated juice diluted with water.

Price fixing is theft from consumers. The Office of Fair Trading's £22.65 million fine of Argos and Littlewoods for fixing the price of toys is good news – it sends out a warning that this won't be tolerated.

Consumers' Association campaigns for all UK consumers. If you want to know more about our campaigns, go to www.which.co.uk/campaigns

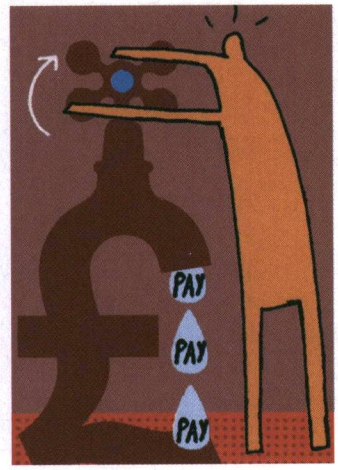
Thames double charges ... then threatens court

Thames Water tried to take one customer to court, even though he had paid his bill twice.

Martin Braithwaite, who lives in Oxfordshire, moved last May. When the final water bill came, he sent a cheque for £27.30, with the correct customer number on the back. But about ten days later, a 'final demand' arrived. Martin rang Thames. It suggested the cheque was lost in the post, so Martin paid again, with his credit card. He then discovered Thames had cashed his cheque.

About a week later, a 'seven-day notice of intended proceedings' announced that Martin could be taken to court for not paying a bill he'd already paid twice.

In fact, the blunder was Thames Water's. When Martin paid the final bill for his previous address, Thames credited the money against his new home instead, so



the bill appeared unpaid. It happened twice, while the threats continued to escalate. Only when his solicitor, and *Which?*, got involved did Thames sort out the problem.

Martin said: 'Thames denied knowledge of the cheque and the visa payment. My bank manager advised me to get my solicitor to deal with it as Thames refused to confirm whether it would stop the court proceedings.'

Thames discovered the money had been credited to the new account. It then tried to blame Martin, saying he'd given the new account number on the cheque – until his solicitor retrieved the cheque and proved this wasn't true. Thames responded that a 'system error' was to blame and refunded the overpayment, plus £50 for 'goodwill', but refused to cover Martin's solicitor's fee – £117.50 – until we contacted the company. Perhaps unsurprisingly, it sent the refund cheque to Martin's old address.

Thames told us it was a 'genuine error' about who was to blame. It said its system identified payments that could go to one of two accounts, but it had failed this time.

A GRAND OLD BLUNDER

Ford Insure's direct debit mistake caused Emmanuel months of hassle

Not content with trying to take more than £1,000 from an ex-customer's bank account for no reason, Ford Insure tried again.

Victim Emmanuel Feyisetan contacted us in December, exasperated by Ford Insure's attempts to take his money – to which it had no right as he'd cancelled his policy.

Last October, Emmanuel, from London, rang Ford Insure to arrange insurance for a new car. He was quoted £2,749 for the year. Ford Insure took his bank details for the direct debits; he had two weeks to cancel. Nine days later he found a better deal and cancelled by phone.

Later that month, Ford Insure tried to take £1,377 from his account. It 'bounced' as the money wasn't there and cost him £30 in charges. While he was trying to sort it out, the company tried again. This time, it did debit £1,377, but immediately refunded all but £66. Although Emmanuel complained and was promised a refund of the bank charge, weeks passed with no sign of it.

We contacted Ford Insure. It apologised and said it should have taken £66 for nine days' cover. But a mix-up meant the direct debit instruction wasn't cancelled. The operator had keyed two, not 12, instalments, which explained the £1,377.

The company said it had written to Emmanuel at the time, but to the wrong address. It told us it would refund the £66 and the £30 bank charge, and pay £34 compensation. True to form, it got the sums wrong and paid him £96 extra.

Worryingly, Ford Insure said Emmanuel wasn't the only customer who'd been wrongly charged; in December alone, it had received four similar complaints. It promised better training for call centre staff.

PHOTOGRAPHY JOHN TRENHOLM, WINPENNY PHOTOGRAPHY ILLUSTRATION TIM HILL

YOUR CHAMPION

Warranties under fire

The heat is on the rip-off extended warranty industry, as the competition watchdog announces it will probe the issue we've highlighted for years.

Most warranties are simply a bad deal, and hard sell is often used to persuade consumers to sign up. The Office of Fair Trading asked the Competition Commission to investigate the £800 million industry, and the Commission has now announced initial findings and set out the scope of further inquiries.

Based on its findings so far, the watchdog has decided to look at whether the market is rigged, whether there's a lack of choice for consumers, and whether warranties are overpriced. It will also probe the use of hard sell tactics.

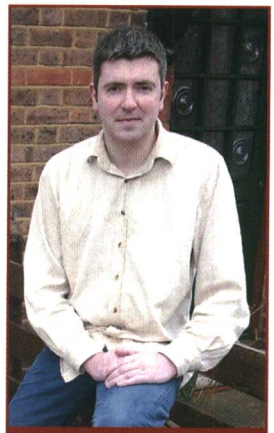
We've said for years that warranties are overpriced, and may often go unused – most household electrical items are unlikely to break down in the first few years, during the warranty period. Even if they do, paying for a repair is normally cheaper than a warranty. We've exposed this for years – most recently in February ('Unwarranted profit', p14).

Electrical giant Dixons attacked our findings. In response, Consumers' Association director, Sheila McKechnie, personally delivered a letter to a Dixons store in London, setting out our concerns, and the research they're based on.

Who put that hole in my garden?

Gavin Jones has been batted between his council and water company for nearly a year, after a hole appeared in his front path.

No one wanted to take responsibility for the 2.5m wide, 70cm deep hole by the pavement, even though the water company found and fixed several leaks in its pipework nearby, and two surveys found that a water mains leak was to blame.


Gavin spent £2,300 filling a hole that appeared in his path

Three Valleys Water said there wasn't a big enough leak to cause the hole. But Gavin's surveyor, and the county council's engineer, who also surveyed the site, said it was the water company's problem.

Last October, fed up with having to walk over planks to reach the front door, Gavin, from Hertfordshire, paid more than £1,000 to have the hole filled in. In total, including his surveyor's bills, the hole has cost Gavin £2,300.

Three Valleys suggested it was a swallow hole (caused by erosion), claiming there was a history of these locally, but later dropped the claim and said a second survey by the council had found Gavin's drain was blocked, and this had caused the problem.

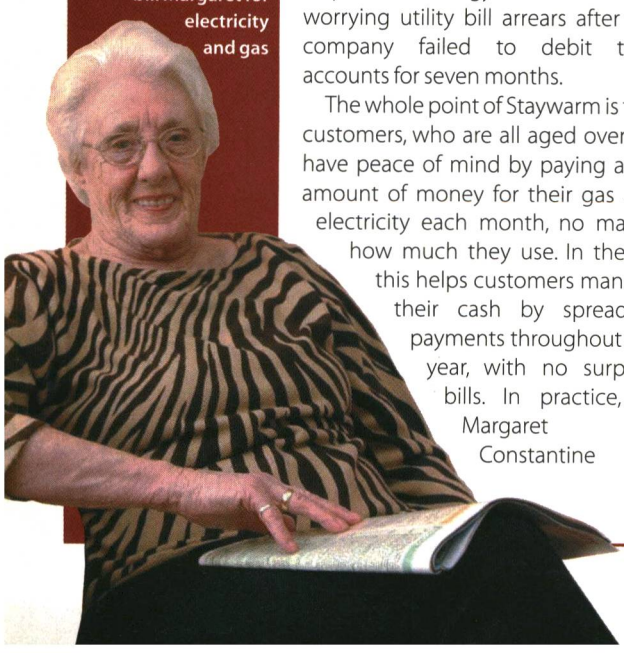
Hertfordshire County Council told Gavin this was 'completely misleading and cannot be substantiated'. The council apologised for initially mishandling the incident and gave him £100 for his time and trouble.

Gavin turned to his MP and *Which?*, after water regulator, Ofwat defended Three Valleys' explanations, which it apparently took at face value.

Ofwat has now apologised for failing to check Three Valleys' version of events first. It said it is still investigating.

WARNING

STAYWARM PUTS PENSIONERS INTO DEBT


Staywarm failed to bill Margaret for electricity and gas

About 7,500 pensioners who use the Staywarm energy scheme face worrying utility bill arrears after the company failed to debit their accounts for seven months.

The whole point of Staywarm is that customers, who are all aged over 60, have peace of mind by paying a set amount of money for their gas and electricity each month, no matter how much they use. In theory, this helps customers manage their cash by spreading payments throughout the year, with no surprise bills. In practice, as Margaret Constantine discovered, the situation has been rather different.

Margaret, 79, from Yorkshire, switched to Staywarm in October 2001. The company took £28.10 by direct debit each month until July 2002 when, with no explanation, it stopped. Even though she contacted Staywarm and consumer advocate Energywatch, Margaret still wasn't told what was happening.

Margaret isn't alone. Staywarm admitted to us that it's failed to collect direct debit payments from about 7,500 customers since last July. This means that the average couple in a two-bedroomed property will now owe Staywarm more than £318.

Staywarm claims that the blunder was caused by a change of computer systems. But despite being aware of the problem in July, it has still not written to all affected customers to let them know what is happening.

Since Staywarm doesn't send bills or statements, many customers may not have realised that their payments haven't been taken for more than seven months. Customers who have noticed may be worried that they'll get a huge bill that they can't afford to pay.

Staywarm says that customers will be able to spread the repayments and won't be asked to stump up the cash in one go. But, if you're one of the 7,500 customers affected and you're unhappy with the terms offered to you by Staywarm for repayment, please let us know at Dept JM.

CD protection too complex

Attempts to prevent the illegal copying of CDs are inconveniencing people who want to play them in computers, and the hasty roll out of different CD protection systems risks confusing consumers.

Microsoft has launched new software called Windows Media Data Session Toolkit (WMDST) designed to protect CDs from illegal copying. CDs that use it can be played in both audio players and computer drives, but that drive must belong to a Windows computer (see 'Protection racket', *Computing Which?*, March 2003, p8).

Record companies are using copy protection systems that prevent the rightful use of CDs in CD-Rom drives (see 'CDs crash computers', July 2002, p7). Sony, for example, labels some music CDs with the warning: 'Won't play in PC/Mac'. In fact, these aren't even CDs, according to the official definitions of the format – they don't have a 'compact disc' logo printed on the sleeve. Yet Sony itself produces a large number of CD drives and other digital recording devices.

Even if you see the warning about non-compatibility on some Sony discs, a trawl of any record shop reveals that the protection isn't made clear on the outer packaging of all affected CDs. Sony says, where appropriate, the boxes of its protected discs don't carry the official CD logo – but neither do many non-protected CDs, so consumers can't always tell what they are buying.

This confusing situation is, in part, a result of the music industry's response to falling sales of pre-recorded CDs. Major record companies are blaming the fall mainly on CD piracy and internet file sharing sites, and are urgently trying to stamp out both.

But copy protection is being used on CDs without proper consideration of consumer needs. We think the protection of standard formats is vital, and common sense needs to be applied in implementing new EU copyright laws. Meanwhile, if you buy a CD that's not clearly labelled and won't play in a computer drive, return it as not fit for purpose, and complain to the retailer.

QUESTION MARK OVER NEW HEALTH AGENCY

This month sees the creation of the Medicines and Healthcare Products Regulatory Agency (MHRA). But there are doubts about whether it will solve the problems faced by its predecessors.

It's the result of a merger between the Medicines Control Agency (MCA) and the Medical Devices Agency (MDA) and will regulate and monitor the effectiveness and safety of medicines (including herbal and homeopathic medicines), healthcare products and medical equipment.

We welcome a single agency in principle as the boundaries start to blur between many medicines and devices. But it's not clear how the new agency will address criticisms levelled at its predecessors.

In January, the National Audit Office (NAO) published a report into the regulation of medicines in the UK. The report praised the MCA's track record for ensuring the safety, quality and effectiveness of medicines, but highlighted areas in which it had failed consumers. It stated that the MCA is not doing enough to collect drug safety information, such as on side effects, or to ensure safety messages are communicated effectively to doctors and the public.

Research into the regulation of medical devices has shown that, while many emphasise they are 'Medical Devices Directive approved' or 'EC approved', evidence for their effectiveness can be weak ('Medical devices', *Health Which?*, April 2002, p10).

The Department of Health told us that while patient safety will be at the heart of the new agency, it couldn't say how until the agency is up and running.

The new Medicines and Healthcare Products Agency will regulate both medicines and healthcare products

FreeDial stops ADSL

Broadband provider FreeDial.biz has suspended its ADSL services and could leave some customers more than £100 out of pocket.

At £12.99 per month, its self-install ADSL service was the cheapest one featured in our January report (see 'Broadband on a Budget', p53). However, it seems this proved too good to be true. In March FreeDial.biz emailed customers to say that it had 'suspended services'.

Unfortunately several *Which?* readers are among those who have paid for a service that they haven't received. Nigel Dunkerley of Arbroath, for example, paid FreeDial.biz £150 for a modem and phone line splitters, plus £103 for registration and a month's service. After a long wait he received his equipment, but hasn't yet been able to use it.

Those who paid more than £100 by credit card should be able to claim against their credit card company. If you use your credit card to pay for something that costs more than £100 and less than £30,000, Section 75 of the Consumer Credit Act makes the card issuer jointly liable with whoever you're paying if something goes wrong. But for anyone who paid by debit card, like Nigel, there's little come back, because your bank isn't liable for the amount of money owing to you. However, Nigel told us that when he contacted his bank, Lloyds TSB, it intervened on his behalf and managed to arrange for FreeDial.biz to credit Nigel's bank account with £103 for the service that he's never received.

Nigel said he is planning to use the equipment he received when his new provider, Freedom2Surf, activates his broadband service. 'My new service is more expensive,' he says, 'but at least it can be relied upon.'

At the time of going to press we were unable to contact FreeDial.biz, by phone or email, to find out what its plans are. But its website states that its ADSL service will be available from June and it is allowing customers to pre-register their interest.

In our January report, fairADSL's Home Surf self-install ADSL service was the second cheapest on offer, costing £18.99 per month.

PHOTOGRAPHY ALAMY, IAIN BAGWELL, JONNY THOMPSON

WHICH LAWNMOWER?

Buying a lawnmower isn't as simple as you might think. According to *Gardening Which?* this month, you need to find one that suits your style of lawn.

Gardening Which? names the lawnmowers that are most suited to different styles of lawn and concludes reassuringly that choosing the right one should turn an all-too-regular chore into an enjoyable stroll up and down your grassy patch.

So which style of lawnmower should you choose? If you have a typical family lawn, *Gardening Which?* recommends you use a rotary. The **Hayter Harrier 41 Electric** came out best of the 19 rotaries in *Gardening Which?*'s latest trial but, at **£260**, may not suit everyone's pocket. For about £100 less, you can choose from three Best Buys: the **Flymo Power Compact 400**, **£130**, the **Qualcast Power-Trak 34**, **£120**, or the **Mountfield 41HP**, also **£120**.

All four are electric models but if you want to avoid the hassle of a flex, the Best Buy petrol rotary was the **Honda Izy HRG 415 PDE**. If its **£250** price tag puts you off, then go for the **Qualcast Trojan 18**, **£160**, which was also awarded Best Buy status.

For awkward-shaped lawns, *Gardening Which?* recommends you use an electric hover, either with or without a grassbox. The **Flymo Turbo Compact 330**, **£100** (with grassbox) and **Flymo Turbo Lite 330**, **£60** (no grassbox) are Best Buys from a previous trial that are still available.

Fine, ornamental lawns can be kept that way only with a cylinder mower. *Gardening Which?*'s Best Buy cylinder lawnmower (again from previous trials) is the **Qualcast Elan**, an electric model costing **£120**.

This latest trial from *Gardening Which?* involved more than 50 keen gardeners using a range of rotary mowers in their own gardens and also two professional groundsmen who use mowers in their day-to-day work. They tested a selection of petrol and electric mowers on all the conditions you're likely to come across in the garden – from very long grass to very short, including wet grass. The testers also rated each mower's ability to deal with lawns on a slope and those with obstacles, such as borders, paths and walls to negotiate.

Gardening Which?'s test of 19 rotary lawnmowers involved 57 gardeners and two professional groundsmen

Also in Gardening Which? this month

- Growing bags
- Drift planting
- Best Buy update – a round-up of the best gardening products

Take out a free trial to *Gardening Which?* this month and get a free wristwatch – see p2 of this month's *Which?* for more details

FREE TRIAL

For a free trial to Health Which?, Gardening Which? or any of our magazines, just call

0800 252 100

(payment details required for when your free trial ends)

DOUBTS EXPRESSED OVER NHS REFORMS

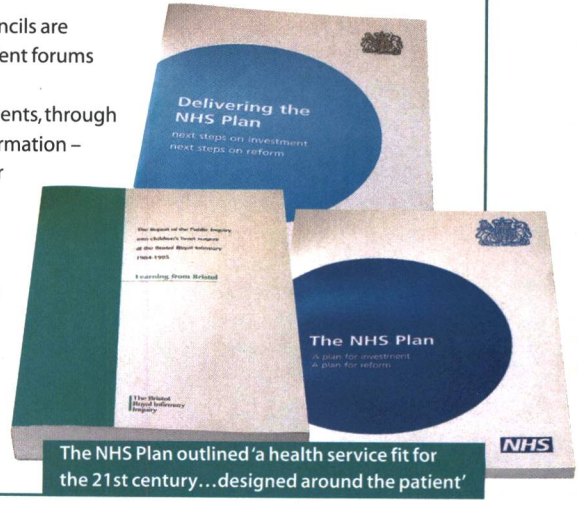
The NHS is changing so quickly, it's difficult to evaluate the government's reforms, says *Health Which?* this month. *Health Which?* is concerned that any gaps and overlaps between patient services may be missed. For example, three different Whitehall departments provided comments on the article rather than co-ordinating a response.

One of the chief aims of the NHS Plan, introduced almost three years ago, was to provide greater patient involvement. But *Health Which?* is sceptical whether this will be achieved under the structure set up to replace the existing community health councils. It also questions whether the resources earmarked for the job will be sufficient. Most worrying of all, says *Health Which?*, is the gap of three or so months between the time community health councils are abolished in September and the new patient forums become fully operational.

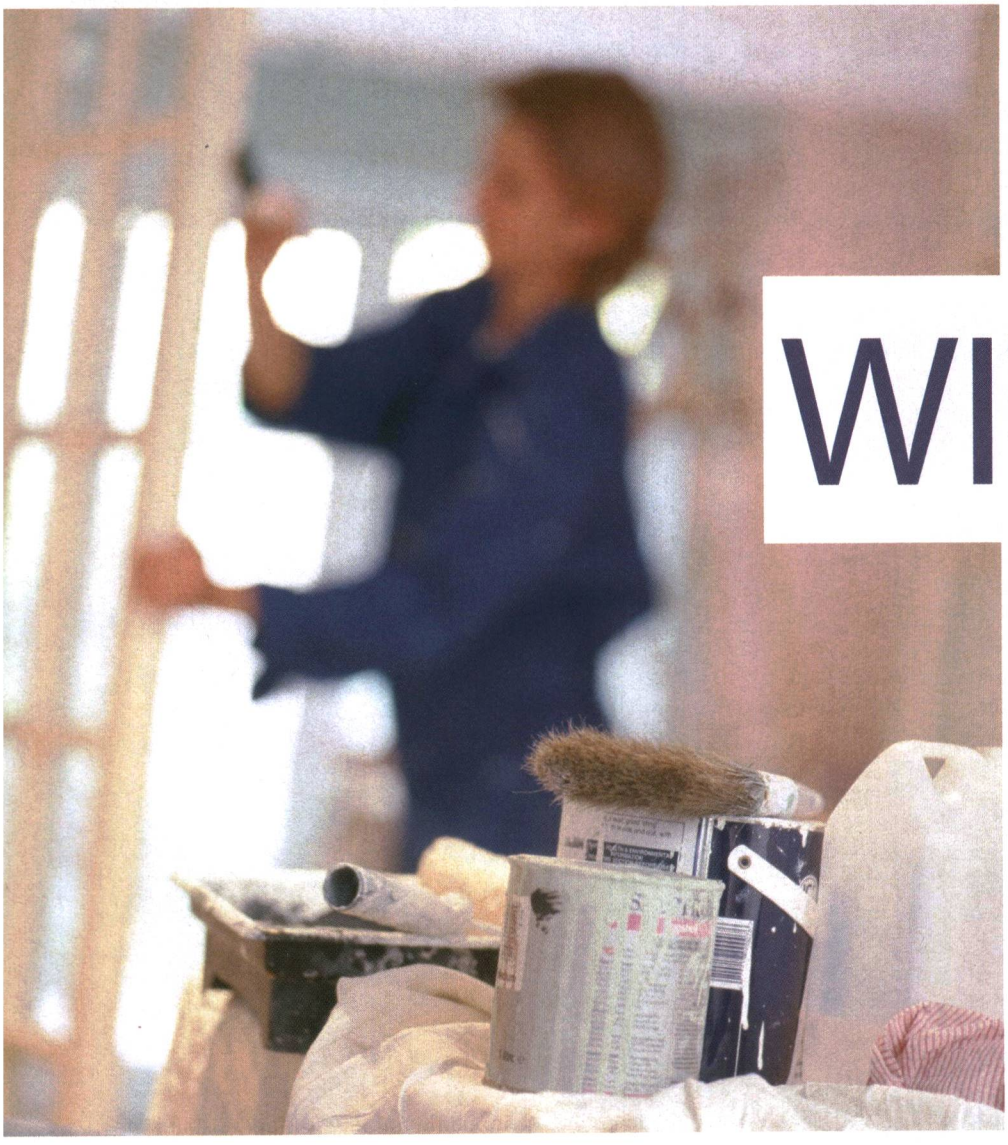
The article also highlights whether patients, through their GP, will have access to adequate information – for example, about consultants' abilities or waiting times. *Health Which?* interviewed key health commentators to gauge their views on whether the government has delivered on Tony Blair's vision of 'a health service fit for the 21st century'.

Also in Health Which? this month

- Do supermarket healthy ranges measure up?
- Exercise and losing weight
- Health benefits of red meat



The NHS Plan outlined 'a health service fit for the 21st century…designed around the patient'



ROLL WITH IT

Our tests reveal the paints and rollers to help your decorating plans go smoothly

Spurred on by DIY shows, one in five of us paints at least one room a year A lick of paint can brighten up your home, but it can be a messy, frustrating job. To save you from too many splashes, lumps and patches, we put two colours of 25 matt emulsion paints to the test. We tried out blue and yellow shades from standard, designer, custom-mixed, and environmentally-friendly ranges. We also tested eight rollers to see if any could make your next painting project a little easier.

WHAT TYPE OF PAINT?

It's clear from our tests that a high price doesn't guarantee better quality. We found that designer and custom-mixed paints aren't worth the money, unless you're desperate for a particular colour. Farrow & Ball's paint, for example, costs twice as much as the Best Buy Wickes Master, but didn't provide as good a finish. The Dulux custom-mixed paint costs a third more than standard Dulux but, again, you don't get a better paint for your money.

Among the standard paints, we found big differences in durability, hiding power and stain resistance. Again, opting for the most expensive isn't always the best option. One of our Best Buys was among the cheapest paints on test.

Our tests also showed that environmentally-friendly paints can sometimes fail to provide the durability or stain resistance we'd expect from a good paint.

PAINTS ON TEST

We used all the paints on test to paint large areas with rollers and brushes, checking how easy the paints were to apply, and how smooth the finish was. We then stained and scrubbed the painted surfaces to find out how well they'd stand up to long-term use. Finally, we spent hours over a sink, washing the rollers and brushes to see how hard it is to clean them. For detailed test results, see the tables right and overleaf.

Cover story A litre of good paint should cover 11 or 12 square metres of wall. Some managed 13m². But you'd need to buy a lot more of some of the environmentally-friendly paints. Some struggled to cover more than nine square metres.

Homebase Duracoat's blue paint covered 12m² – 1m² more than the packaging stated. But paint won't always live up to what it says on the tin. Farrow & Ball's blue paint, and the yellow paints from Crown Breatheasy, Wickes Master, and the Homebase standard range all covered 4m² less per litre than they claimed.

A good hiding We tried to cover a black stripe with one coat of each paint. This wasn't a problem for most of the dark blues. However, some of the yellows, including the B&Q Colours and Focus Basics paints and the environmentally-friendly Aquamarijn and Biofa Primasol, couldn't generally cover the dark background. Consider using an undercoat first when painting walls a lighter colour.

Finishing touch Most of the paints we tested produced a good finish and didn't show the overlap between areas painted with brushes and rollers (wet edges). We found few surface defects such as bubbles and foaming. And only Farrow & Ball's yellow paint and Leyland's blue struggled to give a smooth, even surface.

Poor marks We applied pencil, coffee, red wine, tomato sauce and lipstick to the painted surfaces, and tried to clean them. We managed to remove most stains on only seven of the 50 paints on test (those rated ☆ or ★). Choose one of these if you're concerned about staining – in a dining room, for example. The cheap Fads Supervalue and the environmentally-friendly Nutshell were the least stain resistant paints on test.

Staying power A good paint shouldn't come away when you wipe up a splash or spill. To test this, we wiped the painted surfaces repeatedly with an abrasive pad and a

PHOTOGRAPHY GETTYONE STONE, JOHN TRENHOLM, STUDIO 21

The best emulsion paints and rollers

Environmentally-friendly paints on test

A look at overpriced designer paints

mild solution of washing-up liquid. Fads Supervalue, Focus Basics, Auro and Nutshell withstood hardly any wiping.

PAINT AND THE ENVIRONMENT

The chemicals in ordinary paints can contaminate the environment. For each ton of paint produced, the resulting waste can be anything up to 30 tons. This waste can be toxic and doesn't degrade naturally. Emulsions produce less waste than gloss or varnish, but can still cause damage.

Paint it green We looked at six environmentally-friendly emulsions (see table, below). Some contain no chemical solvents, while others just contain fewer than conventional paints, using natural materials instead. They may use turpentine or d-limonene as alternatives to white spirit, which contains carcinogens. Linseed oil and casein replace plastic binders, and chalk and clay are sometimes used as fillers instead of titanium dioxide. They're often coloured with natural earth and mineral pigments. Unfortunately, most of those we tested weren't as durable or stain-resistant as standard paints (see overleaf).

Mixing With the environmentally-friendly Aquamarijn, Biofa and Nutshell paints, you need to add coloured powder or liquid to white paint to get your chosen colour.

Labelling laws New EU laws require paint labels to give information about their environmental effects – for example whether the ingredients can damage the ozone layer. Paints should also be labelled if they can cause allergies. The Nutshell and Auro paints helpfully list all their ingredients.

What you breathe in Most paints contain volatile organic compounds (VOCs) – chemicals which can cause headaches, and irritate your eyes, nose and throat. All the paints we tested claim to have only low levels of VOCs.

Paint disposal Harmful chemicals mean you shouldn't pour paint down the drain or throw it away with your rubbish. Your local authority can advise about paint disposal and recycling. Alternatively, contact Save Waste and Prosper (see 'Contacts', p50), which collects and distributes unwanted paint to community groups and charities.

ECO-FRIENDLY PAINTS

		Aquamarijn Maril	Auro 321	Biofa Ecosol	Biofa Primasol	Ecos	Nutshell Casein
SPECIFICATION							
Price for 2.5 litres (£)	1▷	*12*	*7*	*13*	*13*	*14*	*14*
Price per m² (p)	2▷	53/69	28/23	74/87	80/64	47/56	80/93
Tin easy to open/close?		✓	✓	✓	✓		✓
Colour pre-mixed?	3▷		✓			✓	
APPLICATION							
Hiding power	4▷	◒/☆	☆	○/☆	◒/☆	☆	○/☆
Spattering		○/☆	★/☆	○	☆	○/★	☆
Ease of application	5▷	☆	○/☆	○	○	☆	○/☆
Coverage (m² per litre)		9/7	10/12	7/6	8/10	12/10	7/6
Drying time (minutes)		30/35	35/40	35/45	35/40	20/25	20/40
FINISH	6▷						
Evenness		☆/○	☆	○	★/☆	★/☆	☆/○
Surface defects		★	★	★	★	★	★
Wet edge defects		☆	○/☆	○/◒	☆	☆	☆
EASE OF CLEAN UP							
Cleaning up brushes and rollers	7▷	☆	☆	☆	○/☆	★/○	★/☆
DURABILITY							
Resistance to wet scrubbing	8▷	★	●/◒	○	★	☆	●
Stain resistance	9▷	◒	◒/○	●	○/★	○	●
COLOUR MATCHING							
Colour matching to paint card	10▷	☆/○	◒	○	○	○/◒	◒
TOTAL TEST SCORE (%)		**77/75**	**69/75**	**61/62**	**76/78**	**86/77**	**69/67**

TOTAL TEST SCORE

This score ignores price and is based on:

Finish	50%
Application	25%
Durability	15%
Ease of clean up	10%

KEY

★ ☆ ○ ◒ ●

best ⟷ worst

✓ has this feature

NOTES

Paints highlighted in **red** are in the Best Buy Guide, p13.

First rating is for the yellow paint, second is for the blue. Where there's just one rating, it applies to both.

Specification

1 The price you can expect to pay by shopping around (prices in *italics* are manufacturers' guide prices).

2 Based on our tests.

3 With some paints, you have to add pigment.

Application

4 See 'A good hiding', p10.

5 Takes into account consistency, ease of loading roller or brush, and bubbles on the paint surface.

Finish

6 See 'Finishing touch', p10.

Ease of clean up

7 Ease of cleaning brushes and rollers after using paint.

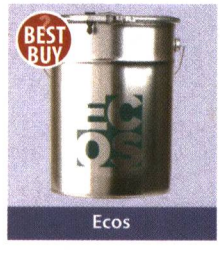
Durability

8 See 'Staying power', p10.

9 See 'Poor marks', p10.

Colour matching

10 See 'Colour mismatch', above.



Ecos

COLOUR MISMATCH

Will the colour you fall in love with on the colour card look the same when it's on the wall? To find out, we painted on a piece of card, and compared the results with the colour card, using a colour measuring instrument, and expert assessment.

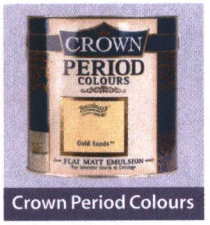
Only just over a third of the paints matched well (see tables, left and overleaf), and 13 were judged as being a poor match. Sometimes, a card provides a good representation of one colour and a poor indication of another. This was the case with the standard Homebase and Dulux ranges. Both shades of the Best Buy B&Q Colours Everywhere were near perfect matches.

Matchpots give a better idea, but can be pricey, and not all paint ranges offer them. We'd like manufacturers to print more accurate colour cards, to help you avoid expensive mistakes.

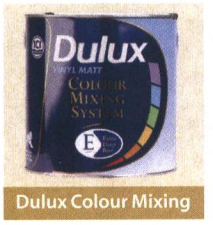
PAINTING TIPS

- **Prepare walls well. Sand down any rough spots, and ensure the walls are clean and dry**
- Paint ceilings followed by walls, then doors, window frames, radiators and skirting boards
- **Keep brushes and rollers well loaded – but not overloaded – for best results.**
- One roller load covers about half a square metre, so paint a small section before reloading
- **Paint at room temperature, about 20°C, with windows and doors open for ventilation**
- To clean rollers, remove excess paint, then rinse in cold water, before washing in warm soapy water. Rinse well, and spin to get rid of excess water. Stand them up to dry, and store in the original packaging or a plastic bag
- **Store your paint at at least 5°C, making sure that the tin is tightly sealed.**

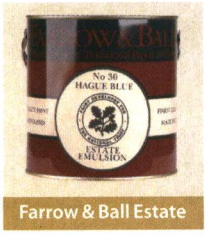
▷



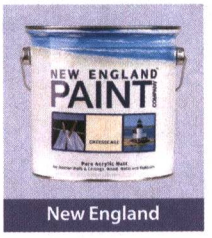
Crown Period Colours



Dulux Colour Mixing



Farrow & Ball Estate



New England

Tate

DESIGNER AND CUSTOM PAINTS

		Crown Period Colours	Dulux Colour Mixing	Farrow & Ball Estate Emulsion	New England	Tate
SPECIFICATION						
Price for 2.5 litres (£)	1▷	16	17	18	16	16
Price per m² (p)	2▷	53/49	68/62	55/65	64	58
Tin easy to open/close?		✓	✓	✓	✓	✓
APPLICATION						
Hiding power	3▷	◒/★	☆/★	O/☆	O/☆	◒/★
Spattering		★	★/O	★	★	☆/★
Ease of application	4▷	★/☆	★	★/O	☆	☆
Coverage (m² per litre)		12/13	10/11	13/11	10	11
Drying time (minutes)		20	20/15	25/30	25/20	20/25
FINISH	5▷					
Evenness		O/☆	★/O	◒/O	☆	☆
Surface defects		★	★	★/O	★	★
Wet edge defects		☆	☆	☆/★	O/★	☆
EASE OF CLEAN UP						
Cleaning brushes and rollers	6▷	☆	☆/O	☆/★	☆	☆
DURABILITY						
Resistance to wet scrubbing	7▷	☆/●	O/★	★	★	★
Stain resistance	8▷	☆	O	O/☆	O	☆
COLOUR MATCHING						
Colour matching to paint card	9▷	◒/O	☆/O	☆	O/★	★/O
TOTAL TEST SCORE (%)		73/77	82/77	72/74	80/82	79/84

TOTAL TEST SCORE

This score ignores price and is based on:

Finish	50%
Application	25%
Durability	15%
Ease of clean up	10%

KEY

★ ☆ O ◒ ● ✓

best ↕ worst

✓ has this feature

NOTES

Paints highlighted in **red** are in the Best Buy Guide, opposite.

First rating is for the yellow paint, second is for the blue. Where there's just one rating, this applies to both.

Specification

1 The price you can expect to pay by shopping around (prices in *italics* are manufacturers' guide prices).

2 Based on our tests.

Application

3 See 'A good hiding', p10.

4 Takes into account consistency, ease of loading a roller or brush, and bubbles on the paint surface.

Finish

5 See 'Finishing touch', p10.

Ease of clean up

6 Ease of cleaning rollers and brushes after using the paint.

Durability

7 See 'Staying power', p10.

8 See 'Poor marks', p10.

Colour matching

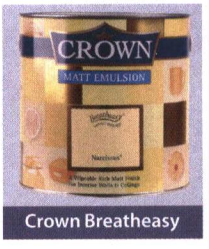
9 See 'Colour mismatch', p11. Colour cards aren't available for Focus Basics or Fads Supervalue paints. B&Q has told us it's updating its colour cards.

STANDARD EMULSION PAINTS

		B&Q Colours	B&Q Colours Everywhere	Crown Breatheasy	Dulux	Fads Supervalue	Focus Basics	Focus	Homebase Duracoat
SPECIFICATION									
Price for 2.5 litres (£)	1▷	9	12	14	13	7	10	9	13
Price per m² (p)	2▷	33/30	40	56/51	43/52	23/25	33/40	33/30	43/40
Tin easy to open/close?		✓	✓	✓		✓		✓	✓
APPLICATION									
Hiding power	3▷	◒/☆	O/★	O/★	O/★	O/☆	◒/☆	O	☆/★
Spattering		☆	★	☆/★	O/☆	O/☆	◒	★/◒	★/◒
Ease of application	4▷	☆	O/☆	☆	☆/★	★/☆	☆	☆	☆
Coverage (m² per litre)		11/12	12	10/11	12/10	12/11	12/10	11/12	12/13
Drying time (minutes)		30	20/25	25	20/25	20/25	30/35	25	20/30
FINISH	5▷								
Evenness		☆/O	☆/★	★	☆/★	★/☆	☆/O	☆/O	☆/★
Surface defects		★	★	★	★	★	★	★	★
Wet edge defects		☆	☆	★/☆	☆	☆	☆	☆	☆/★
EASE OF CLEAN UP									
Cleaning brushes and rollers	6▷	☆	☆	O/☆	★/☆	★	☆/★	☆	☆/O
DURABILITY									
Resistance to wet scrubbing	7▷	O/◒	★	◒	★	●	●	O/◒	★
Stain resistance	8▷	O	☆	O	O/☆	●	◒	O	O
COLOUR MATCHING									
Colour matching to paint card	9▷	O	★	◒	◒/☆			◒	☆/O
TOTAL TEST SCORE (%)		73/72	80/89	77/84	82/90	76/73	69/70	79/70	81/87

B&Q Colours

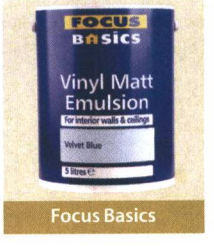
B&Q Colours Everywhere



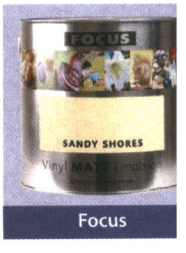
Crown Breatheasy

Dulux

Fads Supervalue



Focus Basics



Focus

BEST BUYS

PAINTS

The best all-round paint on test was **B&Q Colours Everywhere**. At **£12**, it's £3 more than B&Q's standard paint, but worth the extra money. It had a good finish and resisted stains and scrubbing well. **Homebase Duracoat**, **£13**, was also better than the shop's cheaper paint. Both colours covered dark surfaces well and stood up to scrubbing. The blue paint produced a lot of spatter. The standard **Dulux** paint, **£13**, also provided a good, durable finish. **Wickes Master**, **£8**, is a third cheaper than the other Best Buys. Its finish was free of defects, and it covered dark colours well, but we struggled to remove some stains from the yellow.

The environmentally-friendly paints we tested weren't generally as tough as the standard paints. **Ecos**, **£14**, was the best. It had a durable, even finish. Aquamarijn Maril, £12, and Biofa Primasol, £13, are also worth considering. Contact the companies for stockists (see 'Contacts', p50).

We haven't recommended any designer and custom ranges, as they're so expensive. But the best of those we tested were New England, Tate, and Dulux Colour Mixing.

ROLLERS

All the rollers we tried gave an excellent finish. The easiest to use and clean was the **Stanley** short pile (**£7**, from independent shops). The short pile made rolling less laborious. Both **Mangers** (**£4**, from independents) and **Stanley** medium pile (**£6**, from B&Q) are also good choices.

omebase	Johnstone's No Ordinary Paint	Leyland	Wickes Colourways	Wickes Master	Wilko
	10	10	8	8	8
/30	35/32	33/36	27	32/27	29
		✓		✓	✓
/★	○/☆	○/◒	○	☆	○/☆
	○/◒	○	☆/◒	★/◒	◒
	☆	☆	☆	☆	☆/★
/12	11/12	12/11	12	10/12	11
/25	20	20	20/25	15/20	20/25
	★/○	★/◒	★/◒	★/○	☆/○
	★/☆	★	★	★/☆	★
/○	★/☆	☆/○	☆	☆	☆
☆	☆	☆	☆	☆	☆
	○/★	★	☆/◒	☆/★	○
	○	○/☆	○	◒/☆	◒/○
/◒	☆/○	★/○	★/☆	○/◒	★/☆
/77	81/74	82/67	82/67	83/76	76/75

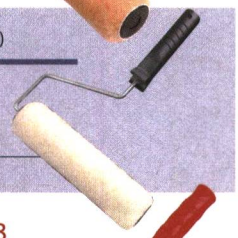
ROLLER RESULTS

Acorn Contractor medium pile *£12*

Ease of application ○
Surface deterioration ☆
Ease of cleaning ○
TOTAL TEST SCORE 77%

B&Q medium pile £4

Ease of application ○
Surface deterioration ○
Ease of cleaning ☆
TOTAL TEST SCORE 76%



Rodo Fit for the Job *£3* (includes tray)

Ease of application ☆
Surface deterioration ○
Ease of cleaning ☆
TOTAL TEST SCORE 79%

Focus Decorator medium pile £3

Ease of application ☆
Surface deterioration ☆
Ease of cleaning ○
TOTAL TEST SCORE 78%

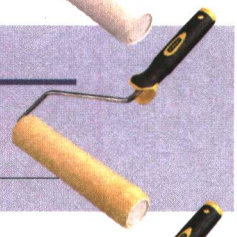
Halls Professional medium pile £7

Ease of application ○
Surface deterioration ☆
Ease of cleaning ☆
TOTAL TEST SCORE 74%

Mangers medium pile £4

Ease of application ☆
Surface deterioration ☆
Ease of cleaning ☆
TOTAL TEST SCORE 84%

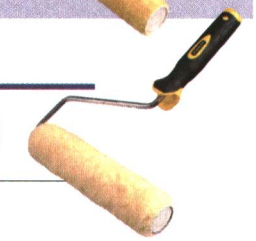
BEST BUY



Stanley short pile £7

Ease of application ☆
Surface deterioration ★
Ease of cleaning ★
TOTAL TEST SCORE 90%

BEST BUY



Stanley medium pile £6

Ease of application ☆
Surface deterioration ☆
Ease of cleaning ☆
TOTAL TEST SCORE 82%

BEST BUY

NOTES

Best Buy rollers are featured in the Best Buy guide, left.

Price
We've shown the price you can expect to pay by shopping around for a roller and frame (prices in *italics* are manufacturers' guide prices, and indicate that the rollers may not be widely available).

Ease of application
We looked at how well they picked up paint from a tray, and how easy they were to use and hold.

Surface deterioration
We gave high scores to rollers that didn't break down or lose any fibres, either during painting or when cleaned.

Ease of cleaning
We assessed how easy it was to clean off all the paint, following the manufacturer's recommendations, where provided.

Finish
All rollers scored ★ for finish.

KEY

★ ☆ ○ ◒ ●
best — worst

TOTAL TEST SCORE

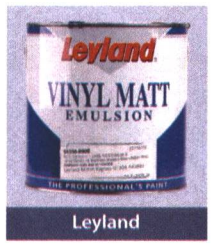
This score ignores price and is based on:

Finish	40%
Ease of application	25%
Surface deterioration	25%
Ease of cleaning	10%

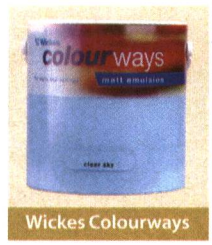
omebase Duracoat

Homebase

Johnstone's



Leyland



Wickes Colourways

Wickes Master

Wilko

Spring has sprung, and it's time to start cleaning up the garden – but which products should you choose to help you?

A CLEAN SWEEP

Once again, it's that time of year when warmer, drier days have us contemplating our gardens as places to play and relax. But, after the long months of rain and neglect, stained patios, slimy decks and filthy uPVC furniture need a bit of tender loving care to get them looking their best. So we tested 18 outside cleaning products, comparing their cleaning power with household bleach and a pressure washer.

OI, SCRUBBERS!

We sent our lab testers, armed with bottles, brushes, cloths, watering cans, and plenty of elbow grease, to test patio, decking and uPVC cleaners. We tried each one on at least two surfaces, to see how weathering and dirtiness affected their cleaning. They improved most surfaces, though not all were completely clean at the end of testing. Some cleaners (which scored ◒) left surfaces still badly stained after use, but the best (which scored ★) left surfaces clean.

We also assessed the ease of using each cleaner. We rated them on whether the cleaner had to be diluted, what you had to do to prepare the surface, how easy it was to apply, and whether it was difficult to wash away. Cleaners rated ◒ were difficult to prepare, use or rinse away, while those rated ★ took little preparation or effort.

To check that they won't leave your garden smelling like an industrial plant, we rated the strength and pleasantness of each cleaner's aroma. Some of the cleaners were quite pungent when neat, but none of them smelt too strong once diluted. We recommend that you always dilute cleaners in a well-ventilated area.

Finally, we calculated the cost per m² of using each cleaner, based on how much cleaner we used and its price.

TAKE TWO BOTTLES INTO THE GARDEN?

Two of the cleaning products could be used on both decking and patios, which might save you time and money. However, neither of them achieved the highest scores in any of our tests, partly because they were both among the most difficult cleaners to use.

We gave these products – Cuprinol Timberclean and Biotal Patio and Decking Cleaner – low ratings for ease of use because they generated a lot of froth while we were cleaning, which was rather difficult to rinse away. Also, the Biotal cleaner is a spray and using its trigger was a bit tiring over large areas.

KEY
★ ☆ ○ ◒ ●
best ← → worst

HIT THE DECK

Differences between the deck cleaners were in how easy they were to use and how strong they smelt, rather than their cleaning power.

All cleaned and improved the appearance of a two-year-old deck and an old, weathered wooden table. And they produced a slightly better result than the pressure washer, because it was tricky to get a consistent finish with the pressure washer – it left tidemarks and raised the fibres of the wood, which could encourage splinters and make it more vulnerable to weathering.

OUTSIDE CLEANERS

WOOD CLEANERS	Price/m² (£)	Cleaning power	Ease of use	Strength of smell	Total test score
Biotal Patio and Decking Cleaner	0.45	☆	◒	○	58
Buster Decking Cleaner	0.27	☆	○	☆	65
Cuprinol Timberclean	0.27	☆	◒	○	58
Jeyes Decking Cleaner	0.22	☆	○	○	63
Osmose Deck Cleaner	1.23	☆	◒	★	63
Ronseal Decking Cleaner	0.50	☆	○	○	63
Pressure washer[1]		☆	☆	★	73

1 Bleach isn't suitable for use on wooden surfaces, so only a pressure washer was used for comparison

BEST BUY

There was nothing to choose between the cleaning power of these products, but the **Buster Decking Cleaner** (**£3.99** for 2 litres from garden centres) was easy to dilute, had a pleasant menthol aroma, and was cheap to use.

TOTAL TEST SCORE

This ignores price and is based on:

Cleaning power	65%
Ease of use	25%
Strength of smell	10%

Wood, uPVC and patio cleaners

Are pressure washers any better?

How to keep garden fittings trim

LOOKING AFTER WOODEN FIXTURES

- **Brush decks down regularly with a stiff brush. This should prevent trapped dirt from getting damp and slimy.**
- Make sure that wood has time to dry out in the heat of summer before you apply a protective varnish, otherwise it may blister and crack. A good way to test whether your wood is dry enough is to splash a handful of water across the boards. If the water is absorbed in a few minutes, the timber is dry enough. If water stays on the surface for some time, the timber is still wet and needs more time to dry out.
- **In winter, move wooden furniture on to hard ground, raise the legs on bricks, and cover with protective sheeting to reduce its exposure to rain and damp.**
- Water-based coloured wood finishes aren't as durable as varnish. If they're used on decking, a worn path will appear where people have walked, especially on steps.

PLASTIC SURGERY

A uPVC cleaner's effectiveness depends on how old and worn the surface you're cleaning is. So we tested the cleaners on a dirty uPVC window sill and three tables, which differed in how dirty and weathered they were.

Most improved the appearance of the window sill but only the Nilco one cleaned it completely. We wouldn't recommend using a pressure washer or bleach to clean uPVC windows frames – partly because they made little difference in our tests, but also because they might damage the window frame seals.

Cheaper uPVC, such as that found in mass-produced garden furniture, is gradually weathered by the ultraviolet radiation in sunlight. We found that the extent to which the surface was weathered had a big impact on how well the cleaners worked. They improved tables that were lightly soiled and weathered, but most made no difference to an old, dirty and badly weathered table. Only the pressure washer returned the table to its original bright white, but it achieved this by blasting away the cracked and stained surface layer of uPVC. So we'd recommend using a power washer on plastic furniture only as an extreme measure – perhaps to eke one extra season's use out of it before throwing it away.

BEST BUY

Nilco uPVC Cleaner (£2.95 for 500ml from Lakeland) was the clear winner in our tests. This slightly abrasive liquid was the only one to make any difference to the badly weathered table top – though it did take a lot of effort – and it was especially good for cleaning the uPVC window sill.

LOOKING AFTER PLASTIC FURNITURE

- **Protect plastic furniture from weathering by storing it out of direct sunlight, especially over winter.**
- Regularly wash down with water to prevent dirt from becoming ingrained in cracked surfaces.
- **Avoid scratching the surface, for example, by using a uPVC table as a potting bench.**

TOTAL TEST SCORE

This ignores price and is based on:

Cleaning power	65%
Ease of use	25%
Strength of smell	10%

OUTSIDE CLEANERS

uPVC CLEANERS

	Price/m² (£)	Cleaning power	Ease of use	Strength of smell	Total test score
Betterware uPVC Frame & Furniture Cleaner	1.56	○	☆	☆	57
Buster uPVC Cleaner	1.12	○	☆	★	60
Jeyes uPVC/Plastic Cleaner	2.55	○	☆	☆	53
Nilco uPVC Cleaner	0.69	☆	☆	☆	72
Bleach (Domestos Original)		○	◒	●	35
Pressure washer		○	☆	★	64

STONE WASHED

KEY

★ ☆ ○ ◒ ●

best ↔ worst

TOTAL TEST SCORE

This ignores price and is based on:

Cleaning power	65%
Ease of use	25%
Strength of smell	10%

For a really dirty patio, your best bet might be a pressure washer. Most of the cleaners were good at lifting out the ingrained dirt but found it harder to shift patches of black and light green lichen. The Betterware, Cuprinol, Jeyes and Thompson's had a reasonable go at removing lichen stains, but only the power washer eliminated all traces of it.

Basic pressure washers can be bought at DIY stores for as little as £50, or hired for approximately £30 a day. Their awesome cleaning power can be great for cleaning stone, but they're not suitable for all patios. Avoid using a pressure washer on block paving laid on sand or on the pointing between slabs, because the force of the water can wash soft or loose material away, and reduce the stability of the slabs.

Another advantage of pressure washers over patio cleaners is that the cleaners are a rather user-unfriendly group of chemicals. Most manufacturers recommend that users should wear protective clothing, including rubber gloves and eye protection. Several also include warnings that the product shouldn't be used near plants, grass or animals. Only the Biotal Patio and Decking Cleaner claims to have 'no effect on grass or plants' and to be 'safe for children, pets, ponds and wildlife'.

None of the cleaners had any major adverse effects on coloured paving slabs, but some did discolour the surface slightly. This would be unnoticeable if the entire patio was cleaned, but we recommend that you do a small spot test before using any of them. We also recommend that you clean away any spills of undiluted cleaner immediately. And some of the patio cleaners were highly acidic, which makes them unsuitable for some patio surfaces, such as limestone, marble and polished stone.

BEST BUY

If you're worried about damaging your patio with a pressure washer, or you don't think it's worth the expense, try the **Jeyes Path, Patio and Drive Cleaner** (**£3.99** for 2 litres from garden centres). It achieved good cleaning results and is worth considering. It had good safety information and the manufacturer says it's safe for children and animals to use the patio once the product has been rinsed away – but you should avoid splashing plants and grass with it.

LOOKING AFTER PATHS AND PATIOS

One of the main problems with keeping paths and patios in good condition is preventing the growth of moss and algae. To keep the slime at bay and your stonework dirt free:

- **trim back overhanging plants to increase the levels of light reaching the paving**
- check that water can drain away from the patio by clearing debris from grates and drainage channels regularly
- **sweep patios regularly with a stiff brush to remove dirt.**

OUTSIDE CLEANERS

STONE CLEANERS

	Price/m² (£)	Cleaning power	Ease of use	Strength of smell	Total test score
B&Q Value Brick and Patio Cleaner	0.03	○	◒	☆	47
Betterware Path, Patio and Drive Cleaner	0.49	☆	○	◒	55
Bio Path and Patio Cleaner	0.34	○	○	◒	48
Biotal Patio and Decking Cleaner	0.83	○	◒	○	50
Cuprinol Timberclean	0.27	☆	◒	○	55
Jeyes Path, Patio and Drive Cleaner	0.28	☆	○	☆	59
Polycell Patio & Path Cleaner	0.85	○	☆	○	58
Thompson's Patio and Paving Cleaner	0.45	☆	○	☆	59
Screwfix Direct Path, Patio & Driveway Cleaner	0.16	○	☆	☆	55
Vitax Path and Patio Cleaner	0.44	○	○	◒	51
Bleach (Domestos Original)		○	◒	●	44
Pressure washer		★	☆	★	93

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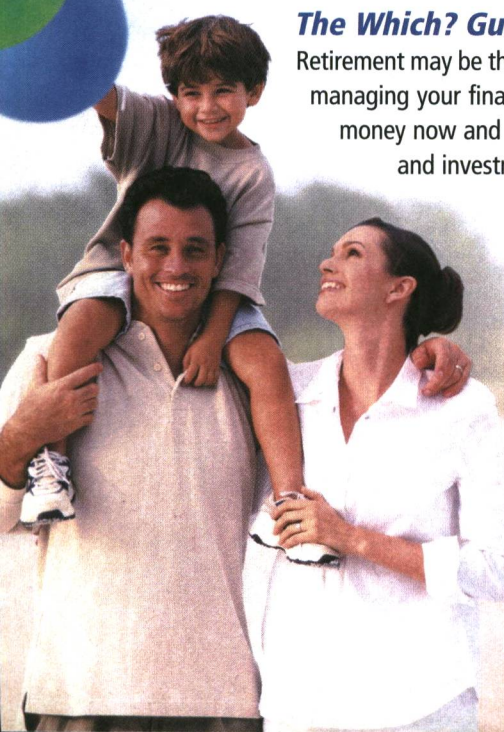
The Which? Guide to Baby Products

The Which? Guide to Baby Products explores the range of goods on the market and identifies the essentials that you cannot live without. This user-friendly guide recommends safe and reliable options across the price spectrum, reviewing a range of products from baby baths, changing mats, pushchairs, prams and buggies, to safety devices in the home. **BABY - £9.99**

The Which? Guide to Money in Retirement

Retirement may be the end of full-time work but there's no doubt you'll be kept busy managing your finances. This practical guide will help you make the most of your money now and in years to come. It includes information on pensions, savings and investments as well as tax and inheritance. **MONRET - £10.99**



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ask the experts

This month, questions on Isas

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Teresa Fritz spells out the Isa rules, tells you how much you can save each year – and generally sorts the minis from the maxis

Know your limits

Q I thought you could take out only one Isa a year. But I've read that I can take out three mini cash Isas a year or one maxi Isa.

A Isa rules are complicated. But, basically, during a tax year, you can pay into either one maxi Isa or into three mini Isas of different types (cash, stocks and shares, and insurance). If you choose the maxi route, you can put all your Isa allowance for the year (£7,000) into stocks and shares. Some maxis offer both stocks and shares and cash options, in which case you can put up to £3,000 into the cash element and the balance (up to your £7,000 allowance) into stocks and shares.

With mini Isas, you can put up to £3,000 into a mini cash Isa, up to £3,000 into a mini stocks and shares Isa, and up to £1,000 into a mini insurance Isa in the same tax year. You can't pay into a mini and a maxi, or into more than one mini of the same type (two mini cash Isas, for example), at the same time.

Simply the best

Q Where do I find out which Isa is best for a maturing Tessa? My building society is trying to get me to transfer to one of its own, but I'd like to shop around. Also, what is the time limit between maturity and transferring in to the Isa?

A You have six months from the date your Tessa matures to transfer the capital (but not the interest). You can transfer the money to the cash element of a maxi Isa (if it has one), a new or existing mini cash Isa, or (more commonly) to a special Isa, called a Tessa-only Isa. To find which Isas are offering the best rates, check our monthly 'Savings monitor' – most of our Best Buy Isas offer the same rates for their Tessa-only Isas.

Isa bar

Q I have a maxi Isa and save £100 a month in a FTSE tracker fund. Do the Isa rules allow me to convert this to a stocks and shares mini Isa and then take out a cash mini Isa in the same year?

A No, they don't. You can't convert a maxi to a mini Isa, and you can only transfer a maxi Isa to another maxi Isa. As you can't pay into a maxi and a mini in the same tax year, you would have to close the maxi Isa and, in the next tax year, open a mini stocks and shares Isa and mini cash Isa instead. Your only other option, if you want both cash and stocks and shares, is to transfer to a maxi Isa that offers both elements.

When closing a monthly Isa, it's vital that your payments stop before the new tax year starts. Even if just one monthly payment to a maxi Isa is made in the new tax year, you'll be counted as having a maxi Isa for that whole year – and you won't be allowed to open a mini Isa (of any type) until the following tax year. So, if you do want to swap, make sure the last payment to your current maxi Isa is paid before 6 April 2003.

Having it both ways

Q Can I invest £3,000 in a cash Isa annually as well as paying a similar sum into a Tessa?

A Not quite. If your Tessa has matured, you can transfer the capital – see 'Simply the best', left. But you can't add to this. Doing this doesn't affect your mini cash Isa allowance: you can still pay up to £3,000 into a mini cash Isa in the same tax year as you transfer your Tessa, and every tax year after that.

If your Tessa hasn't matured, you can continue paying into it (up to £1,800 each tax year) until the maturity date is reached and still have a cash Isa every year. Each Tessa year begins on the anniversary of the date the account was opened. The last Tessas won't mature until 2005.

You can't open a new Tessa but you can switch Tessas that are still running to another Tessa provider in order to take advantage of a better rate of return – see 'Savings monitor', p48, for current Best Buys.

Provided they're different

Q Can I have a mini cash Isa with more than one provider?

A Yes. What you can't do, though, is pay in to two Isas of the same type (or a mini and a maxi Isa) at the same time. So you could open a mini cash Isa with Bank X, say, during 2002-2003, stop paying into it and open one with Bank Y during 2003-2004. But you can't open one with both Bank X and Bank Y in the same tax year. You can leave earlier years' Isas where they are or transfer them to a new provider without affecting your current Isa.

Is an Isa worth it?

Q Are stocks and shares Isas really worth having? Don't the charges take away their tax-free benefit?

A A good point. As with all investments, the charges you pay directly affect the return you get. Some Isas have higher charges than others, so it's worth shopping around. However, Isas are no more expensive than equivalent products held outside an Isa. So, all else being equal, Isas will usually be better for most people simply because they are tax-free. For more about investment charges, see our reports on unit trusts (September 2002, p42) and fund supermarkets (November 2002, p48).

QUESTIONS, PLEASE

Our experts are now looking for questions on: • **Foot care** (from general tips on keeping feet healthy to more specific queries such as options for accessing foot care services) • **Clothing care labels** • **Digital recording**, and • **Credit scoring**. Send your questions to **'Ask the experts'** at our Hertford address, above, or email **experts@which.net**. We may edit letters or use only an extract. We regret that our experts will answer only questions that we publish.

PHOTOGRAPHY JOHN TRENHOLM ILLUSTRATION KEVIN EVANS

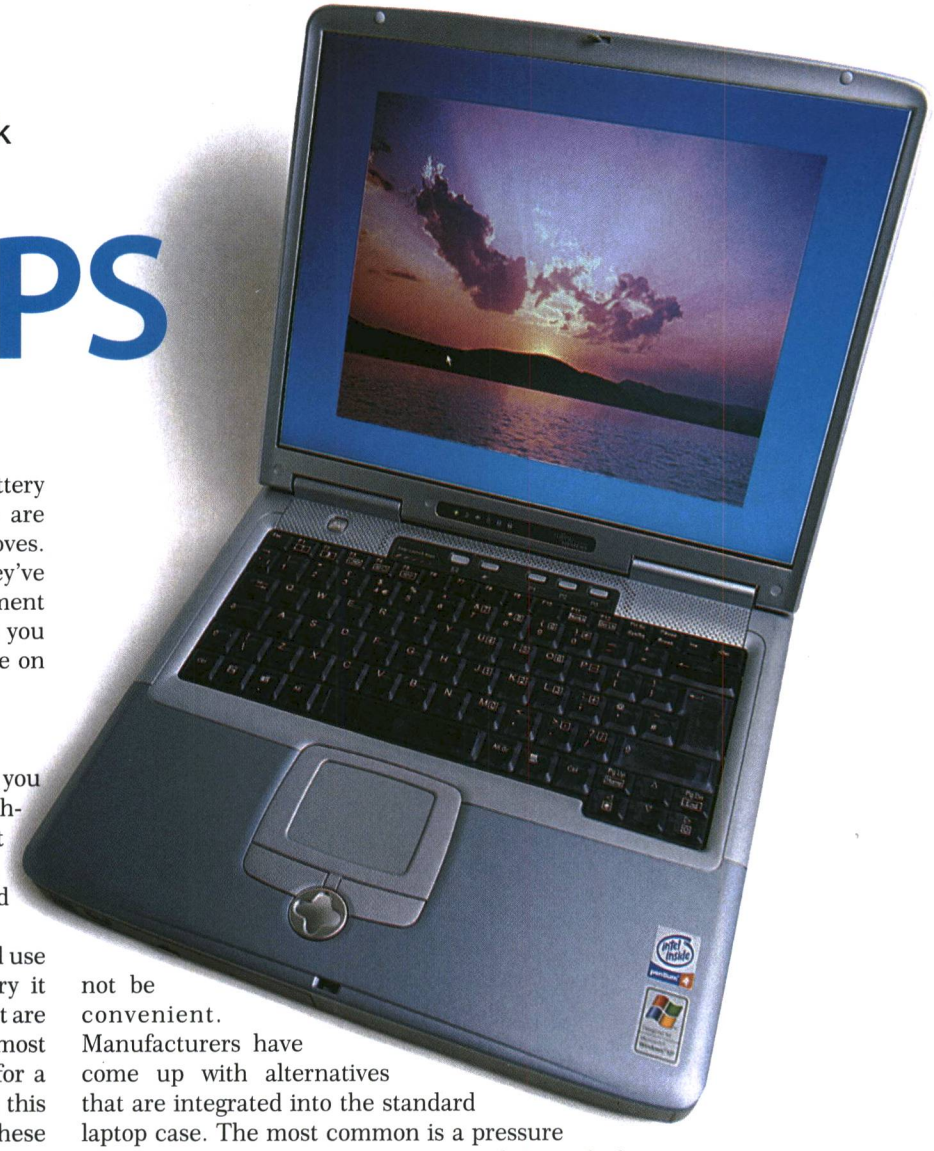
14 laptops on test

Tips on picking the right one for you

The future could be wireless computing

We put 14 laptop computers on test to find out which models work best and which are easiest to use

LAPTOPS



The penalties of laptop ownership – short battery life, small screen and lack of power – are steadily being eroded as technology improves. Laptops are more attractive now than they've ever been for portable computing, or as a replacement for a large desktop machine. We looked at what you could get from £900 to nearly £1,500 and advise on what to look for when choosing.

LESS IS MORE

The key thing to remember about laptops is that you are paying for their size, weight and the screen technology. For a given amount of money, you will not be able to buy a laptop that is as well specified as a desktop. The larger the screen, and the lighter and smaller your laptop, the more it will cost.

So before you buy one, think about how you will use your laptop. How much are you likely to carry it around? If the answer is 'lots', then size and weight are obviously important. But if your laptop will spend most of its time on a table at home, why pay more for a lighter one? Manufacturers have cottoned on to this and produce different types of laptop to meet these different needs. Laptops range from the heavy but powerful 'desktop replacement' models through to the much lighter 'ultra portables'.

There are penalties for light weight other than price, however. Ultra-portable laptops seldom have the space to include all the CD-Rom, DVD or floppy disk drives in the main case. So these are provided separately and can be plugged in. Some people may find this inconvenient. In addition, if you or your kids want to play computer games, a laptop may not be right for you. Games will not run particularly well on laptops unless they have the right 3D graphics hardware (see 'What do you need?', p20). This is not typically included as standard in laptops, unlike in desktop PCs.

ERGONOMICS

Laptops can be less comfortable to use than desktop PCs because they don't consist of a separate monitor, main box, keyboard and mouse that can be placed in the most comfortable arrangement for you.

The mouse It is possible to use an ordinary mouse with all laptops, but carrying one around with you may not be convenient. Manufacturers have come up with alternatives that are integrated into the standard laptop case. The most common is a pressure sensitive rubber rectangle, or touchpad. It works by translating the movements of the user's fingertip across the touchpad into mouse pointer movements on screen. Less common is a device known as the 'nipple'. This is a small, rubberised pressure-sensitive button that usually sits in the centre of the keyboard and recognises movements in a similar way to a standard joystick. Of all the laptops on test, only the Dell Inspiron featured both systems. We recommend trying both to see which you prefer because, if you are used to a PC mouse, they can be confusing to use at first. If you can't get on with either, special small mice are available for laptop users.

WIN A BEST BUY LAPTOP

We've got two Best Buy Fujitsu Siemens Amilo D7820 laptops to give away in our easy-to-enter competition.

For competition details, see p3 or visit www.which.co.uk/whichextra/content/main/comp.shtml

The keyboard Since laptops have smaller keyboards, certain functions carried out by a single button press on a full-sized keyboard are replaced by combinations of key presses on laptops. You will also lose the numeric keypad that you usually find on the right-hand side of full-sized keyboards. This can make entering numbers a chore, unless you buy a separate plug-in numeric keypad. All this takes some getting used to.

PLUGGING THINGS IN

You can plug external devices, such as a printer, scanner or mouse, into your laptop via sockets at the back of the machine. Most laptops come with at least two USB sockets into which you plug USB-compatible devices. All the laptops we tested came with one PS2 socket as well. So, if you wanted to plug in an old PS2-compatible keyboard, say, you could. But if you wanted to plug in an old PS2 mouse as well, you wouldn't be able to without buying a 'splitter' lead, which lets you plug two devices into one socket.

New equipment is generally USB compatible. You can plug USB-compatible devices directly into the USB socket, or buy an adaptor, known as a USB hub, for around £30 to £40, which will let you plug more devices into a single socket. An advantage of USB is that it lets you 'daisychain' some devices. This means you can plug a USB scanner, for example, into a USB printer, and the printer into the USB socket in the laptop, without the need for a USB hub, or second USB socket.

A third type of slot is called the PC card. This is similar in size to a credit card and lets you plug external hard disk memory, for example, into the laptop. Such slots are also useful if you want to store large files that are too big to burn on to a CD.

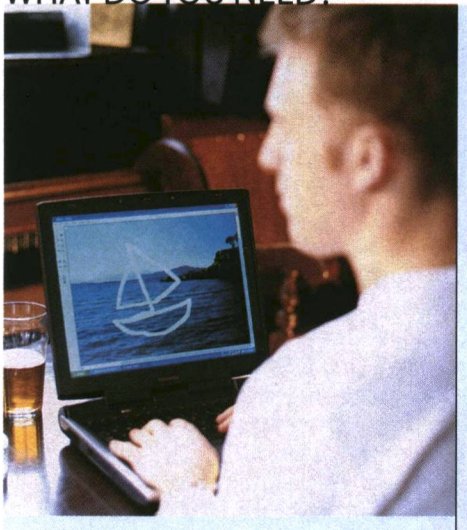
Finally, there is the mini PCI slot. You need to worry about this only if you want to take advantage of wireless technology, and even then, it's not essential.

WIRELESS

Wireless connectivity is the 'next big thing' in portable computing and has been given a trendy name – Wi-Fi. If your laptop has the right hardware inside it and you are within range of a transmitter/receiver, it means you will be able to access the internet or send emails without a physical internet connection. At the moment there aren't many of these transmitters, but telecoms companies are investing in producing wireless networks in airports, stations and even coffee shops. It's not yet clear how much it will cost to connect to such services, and there is still confusion over which wireless standard will win out. If you want to be prepared for wireless, buy a laptop with a mini PCI slot, which will allow you to add a Wi-Fi card without using up an external card slot.

PHOTOGRAPHY JONNY THOMPSON

WHAT DO YOU NEED?



CREATIVE

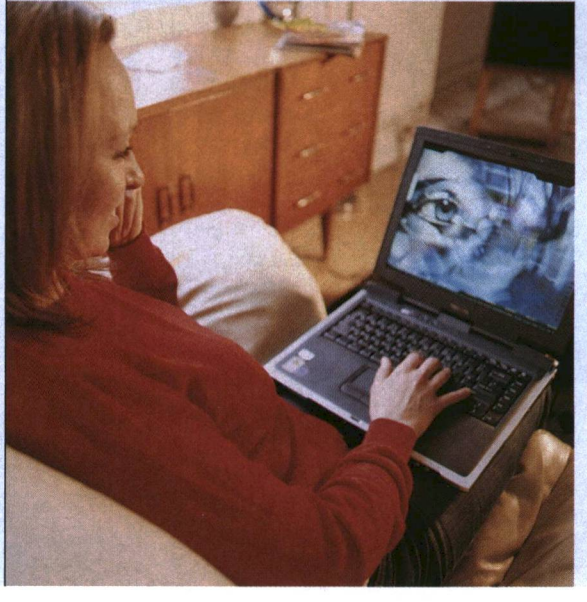
There are lots creative applications for computers – image processing, website design, audio and video editing. All will benefit from a large hard disk, lots of Ram, a fast processor and large screen. In short, an optimum laptop for these applications will be expensive. If you are serious about creative applications, either be prepared to spend lots of money or consider a desktop instead. Pick a laptop that lets you add a second monitor – this can improve productivity in creative applications.

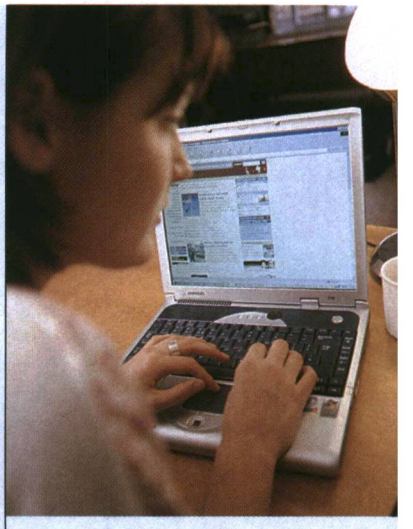
Typical spec 2000Mhz processor Hard disk 40Gb Memory 512Mb Ram Screen 15 inch Typical price £1,200+

GAMES

Games require serious computer processing power. Lots of Ram memory and a fast processor are important but, vitally, the 3D graphics of modern games require special hardware to run properly. ATI and Nvidia are two of the main producers of 3D graphics hardware for desktop PCs. They make the 'Mobility Radeon' and 'GeForce Go' graphics cards, respectively. Look for either of these if games are important to you. A reasonably large screen will improve the action, too.

Typical spec 1800Mhz processor Hard disk 40Gb Memory 512Mb Screen 15 inch Graphics Nvidia GeForce4 440 Go, or ATI Mobility Radeon 9000 Typical price £1,000+





BASIC INTERNET

If all you want to do is email and browse the web with a bit of word processing and office work on the side, you really don't need a very expensive, powerful laptop at all. All of the laptops on test would easily cope with these applications and you might want to get a lower spec model that is lighter with longer battery life or a bigger screen for the same money.

Typical spec 1000Mhz processor Hard disk 20Gb Memory 256MB Ram Screen 14 inch Typical price £600+

THE RIGHT ONE FOR YOU

It's easy, in the confusing world of computer technology, to find yourself buying more than you need just to feel safe. See 'What do you need?', below, to help you decide what you really need from your laptop.

MODELS ON TEST

All the machines we tested were fairly large and heavy because, in our price range, high levels of power are simply not available in smaller, lighter ultra-portable cases. They all weigh around 3.5kg – which is heavier than it sounds if you're going to carry it around all day. All came with hard drives ranging from 20 to 40Gb and most had 256Mb of Ram memory, which was upgradeable to at least 512Mb. They all had built-in combined DVD and CD-RW drives so they can be used for watching DVDs and burning your own CDs. All came with a built-in modem for accessing the internet, too.

Overall, our laptops performed uniformly well and the differences we came across were only in niche areas. None developed any serious technical faults during testing and all had good quality screens. There were some differences in how versatile the laptops were when it came to upgrades and connections. For example, both the Acer Aspire 1406 LC and the Dell Inspiron 8200 'Performance' featured mini PCI upgrade slots. This is useful if you anticipate using upcoming wireless internet services but nothing to worry about if you are buying a laptop just to replace a large desktop PC at home.

Six of the laptops in our test supported the new USB 2.0 standard, which is compatible with USB 1.0 devices but enables data to be transferred much faster between USB 2.0 devices, making it useful for adding external hard disk storage.

| The quality of the documentation varied greatly between machines

Ease of use Another area in which the laptops differed was ease of use. In particular, the quality of documentation that came with each machine to help you get going varied greatly. The instructions with the IBM ThinkPad R32 and the Hi-Grade Ultinote M6600-2000, for example, would not be suitable for a beginner. Our testers criticised those that came with the Advent 7011 and Packard Bell iGO 4451, too. But the Apple iBook, Compaq Presario 919 and Dell Inspiron were all commended for their documentation. The instructions with the Apple were the best. For users of Windows, it's worth bearing in mind that the latest version of the software – Windows XP – has online help that covers virtually everything you need to know, but beginners may be more comfortable with some hard copy and instructions tailored specifically to their purchase.

The quality of the keyboards and touchpads on our laptops was also far from uniform. Whether you like a particular keyboard, or not, is often down to individual taste. Our panel of testers liked the layout of the keyboard on the HP/Compaq EVO1005V, for example, but felt that it was not responsive enough. It was also surprising to see that, despite being called laptops, many machines on test were actually uncomfortable for use on your lap. The Packard Bell and Toshiba Satellite 1410-604 could both be used comfortably, but testers said the uneven base and high running temperature of the Compaq Presario made it uncomfortable when used on the lap.

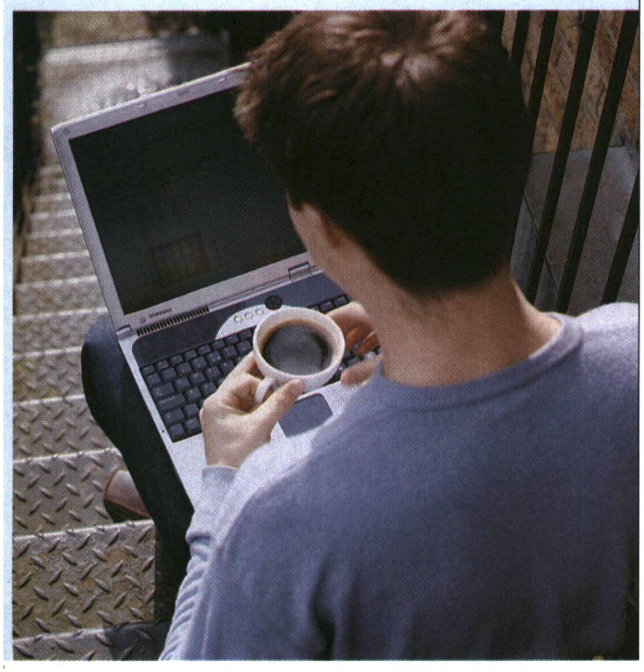
Software testing To see how well the machines could cope with a variety of everyday tasks, we tested them with three types of software. We tried office programs such as word processors and spreadsheets, multimedia packages such as video editing software, and computer games that require 3D hardware to work well. Almost all the laptops did well in the first two categories, but the ability to display complex 3D graphics at the speed required by modern computer games was only present on a handful of machines. The fastest machine for 3D games was the Fujitsu Siemens Amilo D7820. The Dell Inspiron 8200 'Performance', Hi-Grade Ultinote and both the Toshiba Satellite models coped well, too.

In the product summaries on the following two pages, the pros and cons of each machine simply reflect what we considered to be above or below average, and should give you an idea of whether the laptop in question is the right one for you.

OFFICE WORK

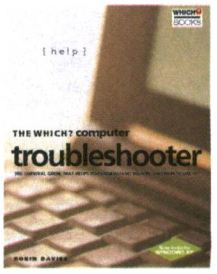
Complex spreadsheets in programs such as Excel can take quite a toll on the processing power of your computer. So, if you're going to be doing some serious number crunching, consider a more powerful laptop. If you're thinking of lugging it around, think about weight and battery life, while screen size could be an issue if you want to use it for large spreadsheets or PowerPoint presentations.

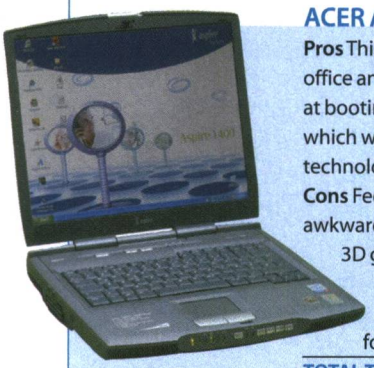
Typical spec 1800Mhz processor Hard disk 30Gb Memory 256MB Ram Screen 15 inch Typical price £900+



WHICH? BOOKS

For more advice on solving those difficult technology problems, get a copy of *The Which? Computer Troubleshooter* (£12.99). To order, call **0800 252 100** quoting COTRO (BKPW04).





ACER ASPIRE 1406 LC £1,356

Pros This laptop was quick at completing the office and multimedia software tasks and quick at booting up, too. It includes a mini PCI slot, which will let you take advantage of wireless technology in the future.

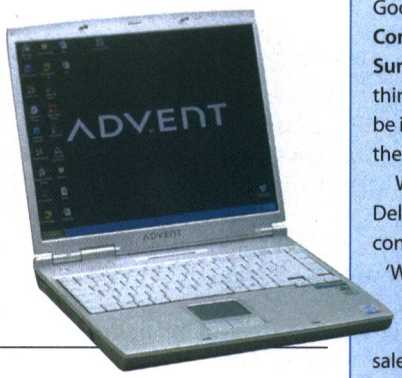
Cons Feet on the underside of case made it awkward to use on the lap. It only just passed our 3D graphics tests.

Summary A satisfactory all-round performance but it's possible to do better for the money.

TOTAL TEST SCORE 63%

Being replaced by the similar, but more powerful, 1600 at the end of April

ADVENT 7011 £1,014



Pros This machine came with lots of bundled software and performed well in the office and multimedia tests.

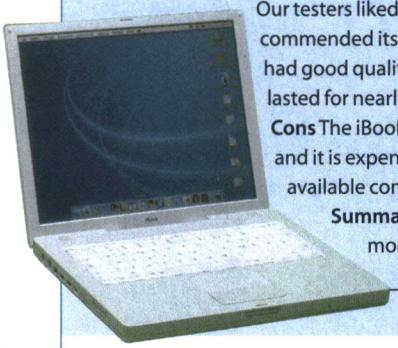
Cons Disappointing battery life and poor games performance, so not a good buy if you want to play games. It was difficult to use the buttons next to the touchpad and our testers felt the instructions could have been better.

Summary Good selection of software included but, apart from its speed, the hardware was less impressive.

TOTAL TEST SCORE 59%

Likely to undergo cosmetic changes

APPLE iBOOK 14.1" £1,200



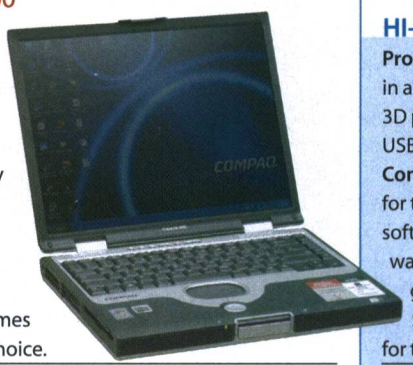
Pros Apple computers are the industry standard for creative applications. Our testers liked the look of this machine and commended its construction. It was easy to use and had good quality bundled software. The battery lasted for nearly four hours.

Cons The iBook was slow compared with PC laptops and it is expensive. Limited range of software available compared with PC laptops, too.

Summary Great if you can afford to spend a bit more, or if ease of use is essential. Better suited to people doing creative work.

TOTAL TEST SCORE 62%

COMPAQ PRESARIO 919 £1,000



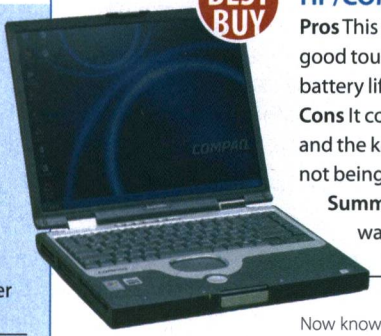
Pros This machine comes with good documentation and offered ample power for office and multimedia work. USB 2.0 compatible.

Cons It had a fairly high running temperature and its base had a bumpy surface, both of which made it uncomfortable when used on the lap. Our test showed its 3D games performance was poor.

Summary If you don't want to play games or use it on your lap, it is an excellent choice.

TOTAL TEST SCORE 68%

Has been replaced. The 2511 is the closest in terms of specification and price



BEST BUY

HP/COMPAQ EVO1005V £930

Pros This model had a well laid-out keyboard, good touchpad, and an impressive three-hour battery life.

Cons It couldn't handle 3D graphics very well and the keyboard was criticised by our testers for not being responsive enough.

Summary Like the other Compaq model, it was let down by its 3D abilities, so not suitable for games.

TOTAL TEST SCORE 67%

Now known as EVO1015V. Processor has been upgraded

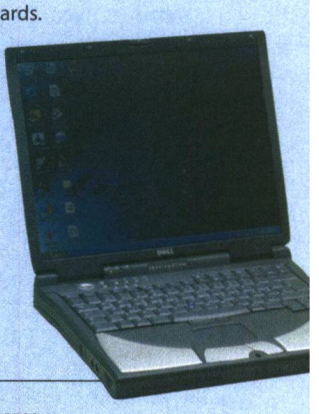
DELL INSPIRON 8200 'PERFORMANCE' £1,200

Pros Fast in all tests including the 3D performance tests. Both nipple and touchpad mouse control. Extremely sharp screen. Mini PCI slot included. Good documentation. USB 2.0 compatible.

Cons It was awkward to insert and remove PC cards.

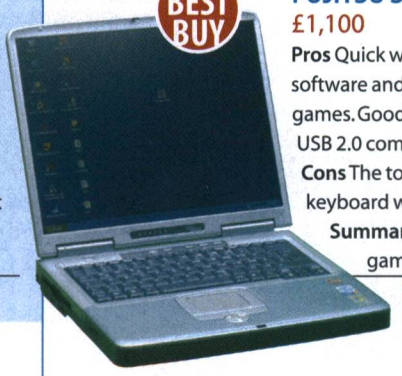
Summary Did everything well and some things brilliantly, but sadly the Dell couldn't be included in our Best Buy selection because the model we tested has been discontinued.

We are still confident about recommending Dell as a brand in general because it has done consistently well in previous product tests (see 'Welcome to lapland', March 2001, p36 and 'Lapping it up', March 1999, p28). Dell has also come out well in our survey of after-sales support (see 'Computer companies compared', November 2000, p34).



TOTAL TEST SCORE 72%

Replaced by a completely different model, the Inspiron 8500



BEST BUY

FUJITSU SIEMENS AMILO D7820 £1,100

Pros Quick when running office and multimedia software and the fastest machine on test for 3D games. Good response from the touchpad. USB 2.0 compatible.

Cons The touchpad was too recessed and the keyboard was criticised for being cluttered.

Summary Does everything well, especially games, but let down by ease of use.

TOTAL TEST SCORE 70%

Discontinued. The new D8820 is similar, but has a larger hard disk and faster processor for £1,240

HI-GRADE ULTINOTE M6600-2000 £1,285

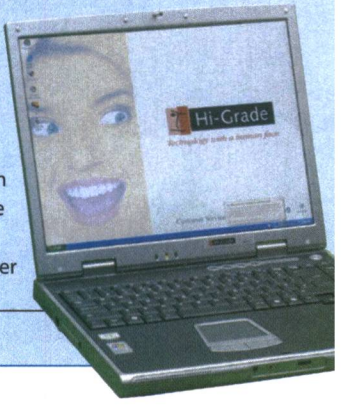
Pros Big high resolution screen. It was fast in all our software tests, and had good 3D performance, too. It comes with four USB 2.0 slots.

Cons The documentation is not very good for the beginner, and not much bundled software was included. The battery depletion warnings were insufficient and the machine got hot when in use.

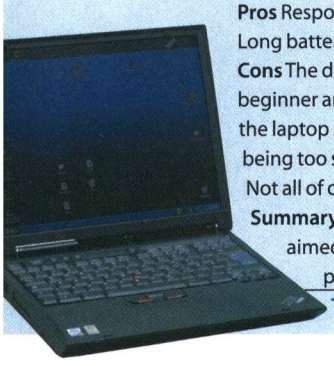
Summary Fast but flawed. Could be harder for the novice user to get started.

TOTAL TEST SCORE 61%

General enhancements to specification likely

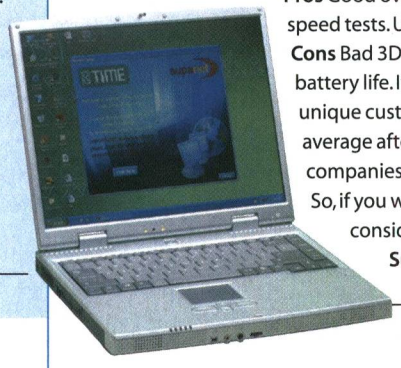


IBM THINKPAD R32 £1,488



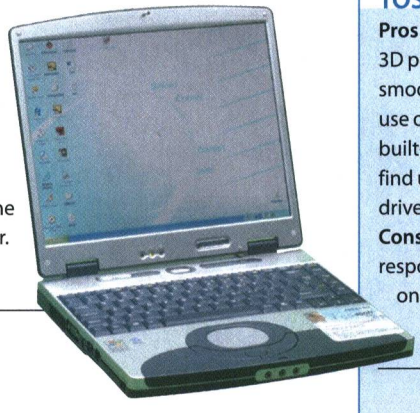
Pros Responsive touchpad with useful scrolling buttons. Long battery life. Fast at office and multimedia tasks.
Cons The documentation was not suitable for the beginner and no CD-Roms were included to restore the laptop should it fail. The keyboard was criticised for being too springy, and the 3D performance was poor. Not all of our testers liked the touchpad.
Summary A solid machine, but one that seems to be aimed more at the corporate market than the private consumer.
TOTAL TEST SCORE 67%

TIME TRAVELLER 512 GT 15.1" CD-R PRO £1,000



Pros Good overall performance on software speed tests. USB 2.0 compatible.
Cons Bad 3D performance and below average battery life. It's also worth noting that in our unique customer surveys, Time has had below average after-sales support (see 'Computer companies compared', November 2000, p34). So, if you want the ready support of a helpline, consider buying another brand.
Summary This machine is nothing special and got the lowest score.
TOTAL TEST SCORE 57%

PACKARD BELL iGO 4451 £914

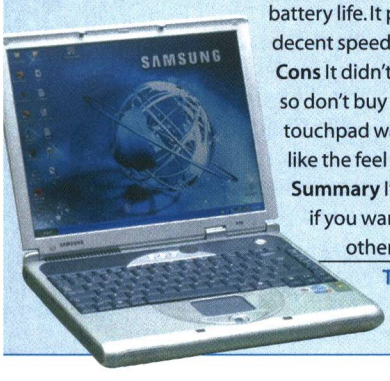


Pros Quick at loading up the Windows operating system and had useful additional buttons above the keyboard. The flat base and low operating temperature made it a laptop you could use comfortably on your lap.
Cons The 3D graphics were poor and the documentation could have been better.
Summary A good machine overall but not one that is outstanding.
TOTAL TEST SCORE 60%
Now discontinued. The 2000 series is similar

TOSHIBA SATELLITE 1410-604 £1,300

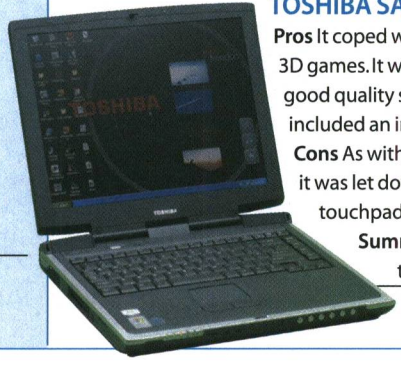
Pros This laptop did well in the software and 3D performance tests. It was of solid build. Its smooth underside made it comfortable for use on the lap. It had three USB sockets and a built-in floppy drive, which some users might find useful as you don't have to carrying the drive separately.
Cons The touchpad was criticised for responding slowly and some of the markings on the keyboard were not clear.
Summary A good machine let down by ergonomic issues, such as the touchpad.
TOTAL TEST SCORE 66%

SAMSUNG V20XTC 1800 £914



Pros The Samsung was small and light, weighing just 2.8kg, with a long battery life. It performed the office software tests at decent speeds and is USB 2.0 compatible.
Cons It didn't do well in the 3D graphics tests, so don't buy it to play computer games. The touchpad was too recessed and the testers didn't like the feel of the keyboard.
Summary Its light weight makes it a good model if you want to carry it around with you, but otherwise it was unspectacular.
TOTAL TEST SCORE 60%
Has been replaced by the V25, which has a faster processor

TOSHIBA SATELLITE PRO 2100 £929



Pros It coped with all types of software including 3D games. It was of solid construction and had a good quality screen. Like the other Toshiba, it included an internal floppy disk drive.
Cons As with the other Toshiba laptop in our test, it was let down by the ergonomics of its touchpad and keyboard.
Summary A very similar range of abilities to its slightly heavier brother.
TOTAL TEST SCORE 66%

BEST BUYS

The Dell Inspiron 8200 'Performance' was the best on test but is no longer available. We believe its replacement, the Inspiron 8500, will be a good laptop, but it's too different from the one we tested for us to recommend it here. Dell machines are sold direct at www.dell.co.uk. Of the remainder, the best on test was the Fujitsu Siemens Amilo D7820, which coped well with everything from games to spreadsheets. It has been upgraded with a larger hard disk and faster processor, and is called the **Fujitsu Siemens Amilo D8820**. You can call Fujitsu Siemens for stockists or buy it from www.dabs.co.uk for **£1,240**. In our survey on after-sales support, Fujitsu was rated as average. If you want a cheaper laptop and aren't interested in playing games, the HP/Compaq EVO N1005V did well. Despite scoring one point less than its brother, the Compaq Presario 919, its long battery life and lower price give it the edge. It now has a new processor and is known as the **HP/Compaq EVO N1015V**. You can buy it direct from www.hp.co.uk for **£922**, or contact the company for stockists.

TOTAL TEST SCORE

This ignores price and is based on:

Performance	25%
Ease of use	25%
Versatility	20%
Battery	15%
Display	10%
Construction and power consumption	5%

PRICE CHECK

WHICH? extra

The prices we give for Best Buys and in *Which?* tables are the cheapest we found in a survey of major high-street retailers. We also give the cheapest internet price we found for our Best Buys. For more details, see www.which.co.uk/whichextra.

Who's injecting the cash?

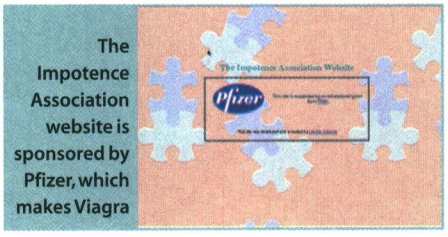
Money from drugs companies could do patient groups – and patients – more harm than good

Patient organisations are trusted by thousands. Groups like Mind and the MS Society offer vital information and support to people affected by medical conditions. And, more and more often, they provide easily accessible information via the internet.

Many of these groups pride themselves on their independence. However, several receive funding from big pharmaceutical companies, though this often isn't clear to people using their advice. So are drugs companies using patient organisations to promote their own messages to an unsuspecting public? We've looked at what goes on behind the scenes, to find out how you can ensure that the support and information you receive are untainted by commercial interests.

WHAT IS A PATIENT ORGANISATION?

From Breast Cancer Care and the National Osteoporosis Society to smaller, specialist groups such as the Tuberous Sclerosis Association, there are more than 200 national patient organisations and support groups in the UK, representing a wide range of medical conditions. Their work varies from providing information and support, to campaigning and funding research. See 'How to find reliable health information', below, for more on how you can find support for a particular condition.



The Impotence Association website is sponsored by Pfizer, which makes Viagra

Most patient organisations are charities, and receive funding from various sources, including their own members, government grants, charitable trusts and donations. Groups for conditions that have drug treatments, such as asthma, diabetes and eczema, also tend to attract sponsors from the drugs industry.

DRUGS COMPANY FUNDING

Drug treatments can be life-changing, and patient organisations often work with manufacturers to give the patient's perspective. But accepting funds from drugs manufacturers inevitably raises questions about an organisation's independence. See 'Diabetes debate', opposite, for an example of the apparent conflicts of interests that can occur. It's possible that pharmaceutical funding could influence the information an organisation provides, meaning patients could be misled or poorly informed.

Which organisations take the cash? We contacted various patient organisations and found that many of them regularly

HOW TO FIND RELIABLE HEALTH INFORMATION

Consulting a health professional is the best way to get specific health advice. However, consultations can raise as many questions as they answer. So here are our tips for finding reliable information.

To find a patient organisation, ask a health care professional or seek information from Contact a Family, DIPEx, or the Patients Association (see 'Contacts', p50). **Contact a Family (CaF) provides support and information about rare medical conditions. Its directory of information is compiled by medical specialists.** DIPEx is an internet database of patient experiences, allowing you to listen to or read first-hand accounts of illnesses. It also provides links to support groups. **NHS Direct's website includes a health encyclopedia, details about self-help and local information, as well as links to useful sites.**

The Best Treatment website (see 'Contacts', p50) gives information about conditions and treatments, based on clinical trials. It's edited by the British Medical Journal's publishing group.

When you're looking at health information on the internet, check the following:

- **Sources** Reliable sites should give details of who produced the information, and references for any research mentioned
- **Sponsorship** If a third party has funded the site, this should be acknowledged. Consider whether this could have introduced bias
- **Date** Establish how up to date the information is.

ILLUSTRATION FLATLINER

Funding from drugs companies can affect patient support groups' independence

How to find reliable and independent health advice and information

receive funding or sponsorship from pharmaceutical companies. The cases described below show just some of the complications this can cause.

• The Impotence Association, which has campaigned for the wider prescription of impotence treatments, including Viagra, receives funding for its website from Pfizer, which makes Viagra. Pfizer's logo appears on the site, and, worryingly, the Impotence Association makes no statement of editorial independence. Ironically, Pfizer's own site advises you to 'adopt a healthy scepticism' when looking at who sponsors health websites.

The relationship is complicated further by the separate impotence information site (www.informed.org.uk), a collaboration between Pfizer, the Men's Health Forum, and the Impotence Association. This site won't let you access information until you provide personal details, which could be used by Pfizer for marketing. Last year, Pfizer was found to have broken advertising rules in a joint campaign with the same two organisations. The ruling stated that the Pfizer logo would encourage patients to ask for a specific product.

• The National Eczema Society (NES) limits 'corporate membership' to companies that make treatments or products related to eczema. Unsurprisingly, 14 of its 16 corporate members, all of whom make donations to the NES, are drugs manufacturers.

When two eczema treatments were launched last year, the NES produced a factsheet about them, funded by the manufacturers. So just how independent was this information? Simon Evans from the NES insists that 'neither company had any input into the content, and it wasn't as positive as they would have liked'.

The NES also runs the Skin Care Campaign, which is sponsored by ten of the same pharmaceutical companies as the NES. The campaign has succeeded in having all eczema guidelines removed from GPs' computer-based prescribing systems, leaving GPs without consistent guidance. It was concerned that previous guidance didn't include details of all treatments. It's likely that some of those not listed were made by its sponsors. However, the organisation denies that the sponsorship had any impact on its policy.

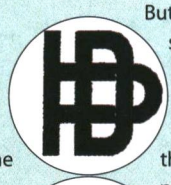
• Arthritis Care was criticised when its campaign for the wider prescription of a new type of arthritis drug was partly funded by one of the drug's makers.

What's in it for the company? It's illegal for pharmaceutical companies to advertise any prescription drugs directly to consumers. This means they have to find indirect ways to raise their profile. It makes sense for them to give patient organisations much-needed money in return for some good PR. Drugs companies also fund their own patient information to the same end. For example, Allen & Hanburys, an asthma drugs manufacturer, has developed www.actionasthma.co.uk, an asthma information website that features its logo.

Offers of funding can depend on what a company is promoting, as Dr Julia Cream from the Alzheimer's Society explains: 'At one stage, there was no interest from pharmaceutical companies, then – as more drugs for dementia were developed – several companies approached us.'

DIABETES DEBATE

Jenny Hirst helped to form the Insulin Dependent Diabetes Trust (IDDT) support group as she felt that Diabetes UK, an existing group, wasn't publicising reports of the adverse effects of taking human insulin. Diabetes UK receives some of its funding from Novo Nordisk and Aventis – drugs companies that make human insulin. Jenny can't say whether the organisation's position on human insulin was influenced by its relationships with these companies.



But she's convinced that IDDT has to avoid such apparent conflicts of interest. This means it takes no funding from the pharmaceutical industry.

Diabetes UK insists it has represented the views of those who have experienced problems with human insulin. It also maintains that its funding policy prevents donors from exerting any influence. A spokesperson told us: 'We can walk away from any partnership if we feel it's in our members' interests to do so.'

FUNDING POLICIES

So how can you trust an organisation to give you the facts? First, find out if it has a policy about taking funds from drugs companies. The Alzheimer's Society, for example, rules out sponsorship of specific activities by companies that provide treatments for dementia, but will accept 'no-strings' donations from pharmaceutical companies. Dr Julia Cream told us: 'We need funds, but our work is based on independence, so we can't take drugs companies' sponsorship.'

Transparency One of the main aims of a funding policy is to assure the public of an organisation's independence. But this information is often hidden away. We looked at 125 patient organisation websites, and found donors listed on only 32. And just two groups – the Alzheimer's Society and Diabetes UK – explained their funding policy. Without this type of information, it can be impossible to find out who's behind what you're reading.

OUR VERDICT

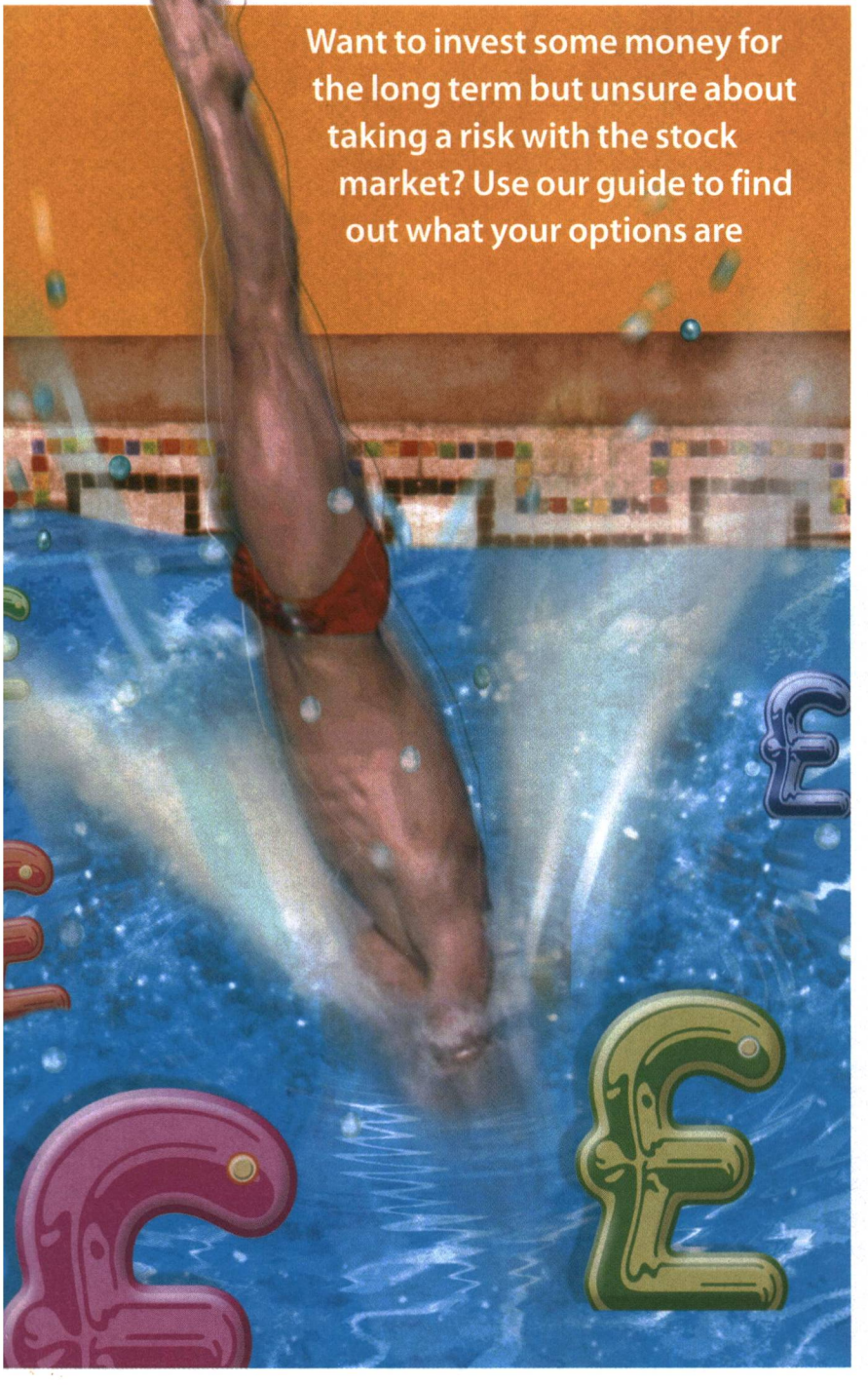
Fundraising is clearly top priority for patient organisations, and many consider drugs companies an important source of cash. But it's clear that this funding needs to be transparent, so we'd like all patient organisations to list their donors and make funding policies widely available. Policies should deal with the issue of funding from drugs companies, and give clear examples of the sort of initiative they would accept. We think organisations should avoid any direct sponsorship that could cast doubts over their independence.

In the long term, we're calling for a central, independent body for patient information. This could provide financial support for patient organisations, so they would then be free to provide independent information about conditions and treatments.

STOCKS AND SHARES

SHOULD YOU TAKE THE **PLUNGE?**

Want to invest some money for the long term but unsure about taking a risk with the stock market? Use our guide to find out what your options are



Rebecca Fearnley looks at the best ways to make your money grow over the long term

Most of us don't save enough for the future. Indeed, recent research suggests we're facing a £27 billion shortfall – the gap between how much we're putting away and how much we'll need to provide for our long-term security. But, in the current climate of tumbling stock market returns, where should you put your money if you want to see it grow over the long term?

The short answer from experts is that equities are probably still the best bet. Of course, the ongoing slump has made many people think twice about the stock market. But don't write it off: if you look back over a decade and more, returns from equities have outstripped those from cash-based deposits (see 'Shares vs cash', opposite). Experts reckon we won't see the same returns over the next decade as we did in the 1990s. But they still expect equities to outperform cash savings over the next ten to 20 years.

You've got time on your side with a long-term investment, and there's a lot to be said for buying at a time like now when share values are low. Your returns aren't guaranteed, but, as long as you can tie up your money for ten years or more, equities could be worth a look.

SPREADING YOUR RISK

We're concentrating on equities for this article, but most advisers recommend that you spread your risk by investing across different types of investment with different levels of risk and return. The four main types of investment – or 'asset class' – are cash, bonds, property and equities. The pie chart, opposite, is one example of how you could spread your assets. It is only one example, though – you may want to put more or less in equities, depending on how adventurous you feel. For more on cash, bonds and property see 'Strategies for the cautious investor', *Which?*, February 2003, p46.

WEIGHING THE RISK

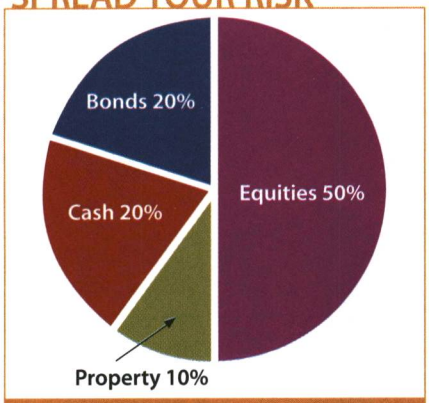
An investment rule of thumb is that the more risk you take, the greater the potential returns. This in turn brings a greater chance of losing your money at any point in time. There are different types of risk inherent in investing in the stock market, and understanding and controlling them is a crucial part of any investment strategy. The most obvious risk is one of security

PHOTOGRAPHY PHIL PICKIN ILLUSTRATION MATT HERRING

– that the financial company or intermediary you have given your money to goes bust. You can help to protect yourself by checking that the company is legitimate and authorised – use the Financial Services Authority's website if you're in doubt (see 'Contacts', p50). If an authorised firm does go bust, the Financial Services Compensation Scheme can provide some compensation, although there are limits on how much you can get back.

When you invest in the shares of a company, you face the specific risk that the company performs badly. There is also the risk that the market in the country where you're investing falls, in which case the value of shares tends to go with it. Investing in foreign shares and funds can also bring currency risk, where movements in the exchange rate affect the value of your investment when you convert it back to sterling.

SPREAD YOUR RISK



Here's one way that you could spread your investment risk around different asset classes

WAYS TO CONTROL RISK

There are various ways to manage and control risk. One important thing to remember is not to put all your eggs in one basket. By spreading your investments across different asset classes, you can mitigate the effects of market risk, for example. So, if you have some money in cash or bonds, as well as some in equities, say, these safer investments limit the amount you lose if the value of your shares falls. Similarly, if you have shares in different markets around the world, the effect on your overall investment if one falls is usually limited to some extent. Investing in an international fund which spreads its investments around the world is also one way to control currency risk. Finally, by diversifying the number of companies in whose shares you invest, you can address the problems of specific risk.

GETTING INTO SHARES

The main ways to get into the stock market are through individual stocks and shares, and via collective investments, such as unit trusts, open-ended investment companies (Oeics) and investment trusts. You can also invest via a life insurance policy.

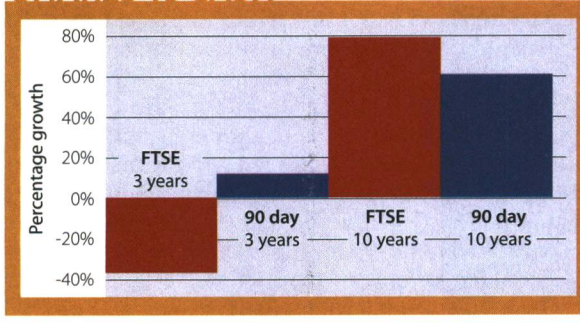
Shares Trading in individual shares can be a risky business. The trick to making money is to buy and sell at the right time. If anyone had yet worked out a foolproof way to do this, we wouldn't be sitting here writing this and you wouldn't be reading it.

Buying shares in several companies will help to spread the risk. But buying and selling shares is expensive because of dealing fees. You'll probably need to invest at least £1,500 to £2,000 per company to make it worthwhile, and have a minimum of £15,000 to £20,000 to invest to get a decent spread of companies.

Unit trusts and Oeics When you invest in a unit trust or Oeic, your investment is pooled with money from thousands of other small investors. Typically it is invested in 50 to 100 different shares. These collective investments are a good way to invest in the stock market without the high risks of buying individual shares. However, there are still no guarantees.

Unless you've got a large amount of money to invest, unit trusts and Oeics can be more economical than shares. However, initial charges and annual management charges will have an impact on the returns you

SHARES vs CASH



Over the last three years the value of the FTSE All-Share index has tumbled by 37 per cent. As a result, £5,000 invested in 1999 in a fund that tracked this index would now be worth just £3,153. By contrast, it would be worth £5,588 if you had put it in an average 90-day deposit account. Look back over ten years, though, and it's a different story. Over this time, the index has out-performed bank and building society deposit accounts. So £5,000 in a FTSE All-share index tracking fund in 1993 would be worth £8,934 today, compared with £8,019 had it been in an average 90-day deposit account.

INVESTMENT ESSENTIALS

Before thinking about long-term investments, make sure you've covered the basics.

- Build up an emergency savings fund of three to six months' take-home pay.
- Ensure you have life insurance so that your dependants are covered if you die.
- Think about whether you need income protection.
- Make sure you are providing enough for your pension. If you have access to an employer's scheme, join it. Otherwise, think about a personal or stakeholder pension.

And here are some points to consider once you've decided to invest in equities.

- Diversify – spread your risk by investing in different markets, countries and assets.
- Move your money to more cautious funds as you get closer to the time when you'll need to access it.
- Make sure you use your Isa allowance.
- Get advice from an IFA – make sure you choose an investment specialist. ▷

get. Charges vary according to the type of fund and how you buy. A typical initial charge is around 5 per cent and annual charges vary from about 0.75 per cent to 1.5 per cent. You can buy them more cheaply through a fund supermarket or a discount broker (see 'A cheaper, easier way to invest?', *Which?* November 2002, p48). You also need to take into account the bid-offer spread – the difference between the lower bid price at which you sell and the higher offer price at which you buy. You can invest a lump sum as small as £250, or make regular payments of just £20 a month.

Trackers Tracker funds, which aim to track the ups and downs of a particular market, are worth considering. There are no well-paid fund managers making day-by-day decisions on tracker funds, so they have much lower fees than 'actively managed' funds. They also don't depend on the performance of any one fund manager (for more on tracker funds see 'On the trail of trackers', *Which?*, June 2002, p16).

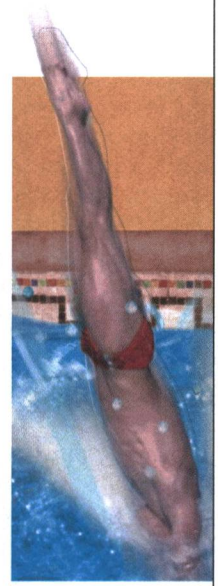
Investment trusts Like unit trusts and Oeics, investment trusts are pooled investments. Each investment company owns shares in a range of companies so, if you buy shares in one investment trust, you spread your risk. The smallest regular amount you can invest is usually £50 or a lump sum of £250.

Charges on investment trusts tend to be slightly lower than on unit trusts. Initial charges can be anything up to about 4 per cent, and annual management charges vary from 0.25 per cent to 1 per cent. As with unit trusts and Oeics, you need to take the bid-offer spread into account.

Investment trusts can be slightly more risky than unit trusts. There have also been problems with split capital investment trusts. We'll be looking at investment trusts in much more detail later this year. In the meantime, you can get more information from the Association of Investment Trust Companies (AITC) or the Financial Services Authority (see 'Contacts', p50).

Life insurance You can also invest via regular payments or a lump sum using an investment-based life insurance policy. These are usually invested as with-profits or unit-linked policies. All taxpayers and non-taxpayers indirectly pay some tax on life insurance policies, unless the policy is held in an individual savings account (Isa) – see 'The third Isa', *Which?*, March 2003, p38. There are also some tax-exempt policies available from friendly societies.

Isas Any of these investments can be bought as an Isa, so you can get your income and gains free of tax. You can invest up to £7,000 a year in one maxi Isa or up to £3,000 in a mini stocks and shares Isa. You can also put up to £1,000 in a life insurance Isa.



HOW MUCH

Only you can decide how much risk you're willing to

The key equation to remember as an investor is that the higher risk the investment, the greater the chance of a good return in the long term. But equally enhanced is the chance that you lose the lot. So, first of all, you need to decide how much risk you are prepared to take.

The Investment Management Association (IMA) defines three levels of risk, straightforwardly named low, medium and high. With low-risk investments, it says that 'the value of your investment is less likely to fall than with higher-risk investments (although there is no guarantee), however the return may vary'. With medium risk, 'the value of your investments may rise as well as fall in the short to medium term'. And here's how it describes a high-risk investment: 'This investment may be like a roller coaster in the short term. You may need to be prepared for sharp falls as well as rises in the value of your investment'.

Once you've decided which of these definitions best suits your attitude to risk, it's time to choose your investments. It's generally a good idea to diversify by mixing different levels of risk within your investments. You should also move to more cautious investments closer to the time when you'll need to access your money. Unless you're very confident, it's a good idea to seek advice from an independent financial adviser, ideally an investment specialist.

CHOOSING A FUND

You know how you're going to invest, and you've thought about the risks involved and how to manage them. Now it's time to decide which of the many funds out there to put your money into. Unit trusts and Oeics are divided into comparable groups or sectors by the IMA. Funds with broadly similar objectives and assets are grouped together. The AITC does a similar thing with investment trusts. How risky each of these funds and fund sectors is depends on where in the world they invest, and in what sort of industries and markets. So a fund which invests in younger companies or in highly-specialised industries is likely to be more risky than one investing in larger, established UK companies.

FUND SECTORS COMPARED

In the 'Risk chart', opposite, we describe some of the main fund sectors for unit trusts. At the bottom of the chart, we've started with those that are generally less risky. As you work up the chart, you'll find those sectors that carry more risk. You need to bear in mind, though, that there can still be quite a difference in risk, performance and charges between funds within a sector.

If you want to know more, FT Fund Ratings offers another way to look at the funds available. Its website (www.ft.com/fundratings) allows you to choose funds according to your own risk profile. It groups funds which share a similar exposure to a particular country,

RISK CAN YOU TAKE?

take. Here's how to weigh up your options

region or technology. It then assigns the same risk profile to funds which are exposed to similar risks. It assigns these profiles according to how the funds have actually behaved, using analysis of the price movements, rather than relying on what the fund managers say about how they should behave. This means, however, that the system is based on how funds have performed in the past, which is, of course, no guarantee of future behaviour.

Using FT Fund Ratings gives you a more accurate picture of the risks involved, although it does mean that some of the fund groupings are quite unfamiliar. The British Empire Securities investment trust, for example, is usually classed as 'global growth'. But FT Fund Ratings groups it as 'sterling blend'. FT Fund Ratings also uses more categories, so it can be more specific than the IMA or AITC.

RISK CHART

HIGHER RISK

SPECIALIST These funds have a single country (other than the UK, Japan or US) or a single sector theme. Funds specialise in areas such as health

UK SMALLER COMPANIES Funds in this sector invest at least 80 per cent of their assets in UK equities of smaller companies

NORTH AMERICA Funds must have at least 80 per cent of their assets in North American equities. Your investment is not so closely tied to the UK stock market, but international funds like these are subject to currency risk

GLOBAL GROWTH Funds are included here if they invest at least 80 per cent in a range of stock markets, but not more than 80 per cent in UK assets

UK ALL COMPANIES Funds invest at least 80 per cent of their assets in UK equities. Their main aim is to achieve capital growth

BALANCED MANAGED Funds invest in a range of assets, with no more than 85 per cent of the fund in equities. At least 10 per cent must be held in non-UK equities, and at least half the fund must be in sterling or euros

HOW SHOULD I INVEST MY £200,000 LUMP SUM?

Kevin Williams is a 47-year-old self-employed sound engineer who hopes to retire in his 50s. He earns about £1,260 a month and receives about £830 a month in interest from his investments which include a lump sum of £227,000. Most of this is the proceeds from the sale of a property, and is currently invested in two savings accounts. He also has savings in two equity Isas, a Tessa-only Isa, a PEP and a few shares.

Kevin has no children and his partner owns their house outright. With no mortgage or rent to pay, getting income now from his investments isn't a priority. However, he anticipates his income may go down over the next few years as he cuts the days he works. He wants to know whether to put most of his lump sum into equities, or whether it makes sense to invest some in property. He's prepared to accept a medium to high level of risk.

THE ADVICE

We asked two independent financial advisers (IFAs) to help. Neither thought that investing in a property was a good idea at the moment. Kevin has easily enough capital to make this an option, but residential property can be expensive to maintain. It is also illiquid so Kevin wouldn't be able to get his hands on his capital at short notice.

There's no 'right' answer when it comes to investing, and the IFAs came up with quite different recommendations. One opted for a broad range of assets which react differently to economic factors. This spreads Kevin's risk because, if one sector is doing badly, he still has money in other sectors that may be doing well. This adviser suggested 35 per cent of his capital should go into UK equities, 15 per cent each into European and US equities, 10 per cent into property, another 10 per cent into fixed-interest investments, with 5 per cent each in Japanese, Far Eastern and Specialist equities. She stressed that Kevin should review the portfolio each year, especially as he nears retirement. She also said that Kevin should make full use of his annual pension allowance to take advantage of the tax relief on pension contributions.

The second IFA made very specific recommendations for Kevin (see the table, right). He recommended four low-cost international generalist funds, all with long track records which he felt would give a firm foundation to a diversified portfolio. He also recommended five UK equity income funds. Income is not Kevin's priority now, but it could be reinvested until he retires. He suggested sitting on £120,000 for a year to see how the property market develops, and keeping £20,000 in cash. We've shown how Kevin could invest the remaining £60,000 equally across the suggested funds. Both advisers also stressed that Kevin should use his Isa allowance each year.

The IFAs opted for these investments as suitable for Kevin's circumstances. They are not the only ones that could be recommended, and other investments will be suitable for investors with different circumstances. We've shown the published yields for each fund. Correct at 14 February 2003.

HOW KEVIN'S £200,000 MIGHT BE INVESTED

	Fund sector	Amount invested (£)	Published yield (%)
INVESTMENT TRUSTS			
Foreign and Colonial	Global growth	7,500	1.66
RIT Capital Partners	Global growth	7,500	0.83
Personal Assets	Global growth	7,500	1.56
British Empire Securities	Global growth	7,500	1
UNIT TRUSTS			
Liontrust First Income	UK Equity Income	6,000	6.37
Credit Suisse Extra Income	UK Equity Income	6,000	5.69
Invesco Perpetual Income	UK Equity Income	6,000	4.01
Jupiter Income	UK Equity Income	6,000	4
Artemis Income	UK Equity Income	6,000	4.8
CASH			
Egg savings account		20,000	3.75
TOTAL		80,000	

SPRING CLEANING

This year we've raised the benchmark for vacuum cleaner testing. Disappointingly, several models didn't make the grade

There's big news in the vacuum cleaner world. Sales of cylinder cleaners rocketed by a massive 42 per cent between 1999 and 2001 and, for the first time, are sold in equal number to uprights. The growing appeal of cylinders is, in part, due to slightly lower average prices. They're also particularly suitable for smaller households or for those who want a second cleaner. So, this year, we've tested eight uprights and seven cylinders. Our selection includes established brands like Dyson, Electrolux and Hoover, alongside relatively new entrants like Sanyo. We've also included a few budget models from the otherwise more pricey uprights market. With colours to co-ordinate with every shade of carpet, our review covers models costing from £80 to around £280.

A NEW BROOM

Which? has been reviewing vacuum cleaners for decades, but we're always looking for new and better ways to test and analyse them. So this year we threw our 15 models into the ring with cleaners submitted by other European consumer organisations. We've combined our testing expertise with that of partners from Germany, the Netherlands and Scandinavian countries. Together, we've analysed the capabilities of 47 different cleaners under a new and more comprehensive test programme.

At first glance, the overall scores for the models we're featuring look a lot lower than results for previous articles. We tested Dyson's DC07 Animal cleaner, for example, and its total test score is lower than the score we gave the basic DC07 in 2002. But our range of scores (from 24 to 71 per cent) doesn't mean that the general quality of vacuum cleaners has taken a nose-dive since last year's tests. It's simply that this year we've been able to run even more tests than before. Our evaluation processes involved more complex analysis using different benchmarks, too. For many vacuums we tested there's room for improvement in several areas. But it's not impossible to gain a good total test score, as shown by the Miele Cat & Dog and the Dyson DC07 Animal. Ten of the vacuums

PHOTOGRAPHY JONNY THOMPSON

Cylinder cleaners are becoming more popular

Miele's Cat & Dog vacuum is an excellent choice

None of the uprights truly deserves Best Buy status

BEST BUYS

As the testing and evaluation is different from previous *Which?* tests, it's not possible to compare these results with previous Best Buys.

Left to right, Miele Cat & Dog, Bosch BSG 82000 and Hitachi CV81D

CYLINDERS

The clear winner was the **Miele Cat & Dog 700 S716**. It's a great all-round cleaner and the only cylinder on test to give a good result for cleaning pet hair. Our panel rated this machine the easiest to use overall of all the models. And Miele has an above average record for reliability so is less likely than others to need repair. It's about **£170** in the shops, or **£146** from www.hughesdirect.co.uk/which.

The Cat & Dog is head and shoulders above the other cylinders. With some reservations, we can recommend the **Bosch BSG 82000GB Ergomaxx**. You shouldn't buy it if pet hair is a problem, and there's room for improvement on smooth hard floors, where it left behind 20 per cent of dust. But it's very good at picking up dust from carpets and floors with crevices, and retaining allergens. So, if this is important for your household, it's worth considering. Data from our 2002 survey indicated that Bosch cylinders have an average reliability rating. It's **£149** in Argos, **£150** in Currys and Dixons or **£124** from www.hughesdirect.co.uk/which.

UPRIGHTS

Regrettably, none of the uprights truly deserves Best Buy status. A few stand out as having one or two good features, but these can't be considered in isolation. The Dyson DC07 Animal is an excellent cleaner on any floor surface. It's noisy, though – the loudest on test and very pricey at around £280. But we can't ignore the evidence from our reliability surveys, so it isn't a Best Buy. Of the rest, neither the **Hitachi CV81D** nor Hoover Dust Manager DM4460 gave satisfactory pick-up from carpets, each leaving about a third of the dust behind. Both brands have average reliability. The Hitachi, at the relatively low price of **£90**, did well on hard floors so, if you have a carpetless household, it's worth considering. It's not widely stocked so phone Hitachi for availability. Alternatively, you can get it from Argos Extra stores or Great Universal and Kays by mail order.

tested alongside the UK models by other European countries did manage to gain total test scores over 70 per cent.

The vacuum for you With so many different types of vacuum available, it's important to know which is best suited to your own requirements. We've explored some key issues in more detail to help you decide. Our performance tests, for example, now include a more demanding hard floor test. As well as analysing how well vacuums cleaned a smooth wooden floor, we put them to work on a wooden surface with crevices, to simulate gaps between floorboards. Several uprights struggled with this test, even if they had reasonable results for a normal hard floor. We have also developed the convenience assessments. As well as asking a panel to subjectively rate the cleaners for ease of use, we added an ergonomic evaluation for the controls and switches. This measured things like the force needed to operate them. We also ran durability tests to see how robust the cleaners were if subjected to very heavy use. Meanwhile, the ratings for noise take into account both a decibel rating, measured while vacuuming on carpet, and a panel's subjective verdict on how noisy the vacuums were when used on a hard floor.

What really matters Of course, it goes without saying that cleaning ability is by far the most important factor. We've therefore allocated over half our total test score to performance. But we've also limited the overall score so that no vacuum cleaner could get a result that was higher (proportionally) than its combined rating for dust removal. If a vacuum sucks up dust poorly, it doesn't matter how easy it is to use. This approach knocked 16 per cent off the total score for the Dirt Devil, and 10 per cent off the scores of the Philips and Sebo cleaners. Similarly, we've downrated vacuums which had low ratings for dust emission (see 'Keeping it in', below). This is because it's irrelevant how much dust a vacuum can pick up if it can't retain it.

THE LOWDOWN ON PERFORMANCE

Despite the trend for wooden flooring, 79 per cent of UK households still have mainly fitted carpets. With hard floors you can always resort to a manual brush if necessary, but a vacuum cleaner is the only realistic method for cleaning carpets. Our test results show that some machines can do this fundamental task a lot more effectively than others. To get the ★ rating, the Dyson DC07 Animal managed to pick up around 86 per cent of typical household dust from a short-pile wool carpet. In contrast, the ●-scoring Dirt Devil averaged only about 59 per cent. Several other models we reviewed gained a ◒ rating as their dust pick-up averaged only a disappointing 60 to 70 per cent. With most vacuums on test, pick-up was slightly lower if the dust bag or container was full, so it's worth remembering to change or empty it if you want to get the best possible clean. The results for hard floors were generally much better although the Bosch's ◒ equated to only 80 per cent pick-up and the Dirt Devil's ◒ only 75. The seven machines that got the ★ rating sucked up around 99 per cent of dirt. If your house has traditional floorboards with spaces between, steer very clear of the five uprights with ● ratings for the 'with crevices' category. Even the best of these five left three quarters of dust behind. But the other uprights – the Dyson, Hitachi and Hoover – picked up practically all the dust.

The cleaners as a whole had mixed success in dealing with pet hair. As a general rule, uprights, which have motorised brushes, are the best bet for collecting pet hair, and cylinders are less suited to the task. But Miele's specialist Cat & Dog cylinder, with its turbo brush, is definitely a good buy for pet owners.

Keeping it in The other crucial factor in how well your vacuum cleans is whether its exhaust filtration systems prevent dust escaping once it's been picked up. Some very poor results in this test have led to low total test scores for a number of uprights. We can't recommend any of the cleaners with ● ratings even if, like the Electrolux Glider, they're good at collecting dust.

If you're an allergy sufferer, you should pay special attention to the allergen retention figures. We measured how many of the very finest dust particles, equivalent in size to most cat allergens, were retained within the vacuum. Our advice, if you're susceptible to allergies, is to only select those clean- ▷

ers with the highest scores for total retention. The best three on test were the Philips, Bosch and Dyson DC07 cleaners.

A note on sturdiness The lab ran tests to see how durable our models were. Motors were left running, brushes were banged against door posts, and cables were repeatedly yanked. These checks give an indication of how solidly the vacuums are built. By and large, we didn't uncover any serious durability problems – although the Morphy Richards and Sanyo uprights didn't get good results in the motor endurance test, suggesting that they aren't the best choice for extremely heavy use.

But what the durability tests don't tell us is how likely the vacuum is to break down or become damaged if you use it with reasonable care at home. We think our own reliability data, even though it's brand-wide not model-specific, gives a better picture of whether you're likely to be thumbing the phone directory for an engineer.

WHICH BRANDS ARE RELIABLE?

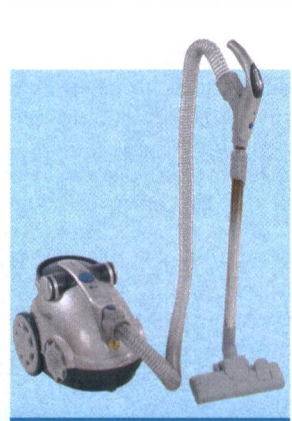
We chose our Best Buys by combining the test results with the latest findings from our annual reliability survey. The survey gives a unique insight into which vacuums, when used normally around the home, are prone to breaking down. We will publish the results in full in May. But to give you an insight, they show the same story as previous years. The 13,533 responses reveal that cylinders are still the more reliable type, with only 9 per cent having

VACUUM CLEANERS

	UPRIGHTS								CYLINDERS	
	Dirt Devil DD 6141	**Dyson** DC07 Animal	**Electrolux** Glider Z5740	**Hitachi** CV81D	**Hoover** Dust Manager DM4460	**Morphy Richards** EcoVac 73305	**Panasonic** MCE472	**Sanyo** SC-X80	**Bosch** BSG 82000GB Ergomaxx	**Dyson** DC08
SPECIFICATION										
Price (£) 1▷	100	280	150	90	119	80	120	90	149	237
Weight (kg) 2▷	7.6	9.2	8.2	7.1	7.2	7	7.6	7.7	7.5	8.2
Reach from plug (m) 3▷	8.05	8.85	8.5	6.55	6.55	7.47	6.85	7.55	9.4	10.55
Capacity of bag/canister (litres) 4▷	3.8	3.4	4.1	2.8	2.9	3.1	2.4	2.1	3.2	2.1
Cost of bags (£) 5▷	6.99 – 5 bags[1]			4.59 – 5 bags					9.99 –5 bags[1]	
FEATURES										
Type of dust container	paper	bagless	bagless	paper	bagless	textile bag	bagless	bagless	paper bag	bagless
Suction control 6▷						✓			✓	
Upholstery nozzle 7▷		✓			✓			✓	✓	✓
PERFORMANCE										
Dust pick-up from carpet 8▷	●	★	☆	◒	◒	◒	◒	◒	☆	☆
Pet hair pick-up 9▷	○	☆	★	○	○	☆	○	○	◒	●
Hard floor pick-up 10▷	◒	★	○	★	★	○	○	○	◒	○
Hard floor with crevices	●	★	●	★	★	●	●	●	★	★
Dust pick-up along walls and corners 11▷	☆	☆	★	★	○	★	★	★	☆	○
Dust emission 12▷	◒	★	●	☆	○	◒	◒	●	★	★
Allergen retention (%) 13▷	67.7	99.6	14	65.5	42	9.2	86.1	24.2	99.7	98.4
Noise 14▷	●	●	●	◒	◒	●	◒	●	○	◒
CONVENIENCE										
Changing/emptying bags and filters	○	☆	○	○	○	○	○	☆	★	○
Overall vacuuming on carpet	☆	○	☆	☆	○	☆	☆	☆	○	☆
Vacuuming on stairs	◒	◒	◒	◒	◒	◒	◒	◒	○	☆
Use on upholstery or curtains	○	○	☆	○	☆	☆	☆	○	☆	○
Using controls	★	★	★	★	★	★	★	★	★	★
TOTAL TEST SCORE	26	70	29	55	43	42	36	24	67	59
INFORMATION										
Additional notes/ update since our test	Mail order only. Contact Dirt Devil for details. Price includes an extra cylinder model (not tested) 1Includes filters	Also includes animal turbo tool and stair tool				Dust bag is permanent and washable		To be replaced by SC-X90 with S-Class filtration and metallic silver/blue finish	1 Includes two standard filters	Also has stair tool

Bosch BSG 82000GB Ergomaxx

Dyson DC08


LG Cyking VC716HSL

Miele Cat & Dog 700 S716

Philips FC9104/09 Spec Hygiene

needed repair compared with 20 per cent of uprights. Again, Dyson has the worst record by brand. Nearly a quarter of the 3,477 people owning Dyson uprights told us their cleaner had needed repairing. Dyson's cylinder vacuums were also significantly below the average. Of the brands we've reviewed in this article, Panasonic and Electrolux uprights are significantly above average for reliability; Hoover and Hitachi are average. For cylinders, Miele is significantly above average.

LG Cyking VC716HSL	Miele Cat & Dog 700 S716	Philips FC9104/09 Spec Hygiene	Sebo K1 Komfort	Vax VS03
99	170	*140*	170	80
7.8	8	7.5	7.7	8.4
9.8	9.75	10.15	8.8	7.8
2.6	2.5	1.7	1.5	2.9
	6.50 – 5 bags[1]	10.30 – 10 bags	7.50 – 8 bags	3.99 – 5 bags
bagless	textile bag	paper bag	paper bag	paper bag
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
○	☆	◒	◒	◒
◒	☆	●	●	●
★	☆	★	★	★
★	★	★	☆	☆
☆	☆	☆	★	☆
○	☆	★	★	○
97.2	93.5	99.9	93	75.3
◒	○	○	○	○
○	☆	☆	○	○
○	☆	○	☆	☆
○	☆	☆	○	☆
○	☆	○	☆	☆
★	★	★	★	★
56	71	44	46	49
VC-716HCB is identical but dark blue in colour		Not widely available. Contact Philips for stockists	Has turbo brush head, plus parquet head	

Sebo K1 Komfort

Vax VS03

Dirt Devil DD 6141

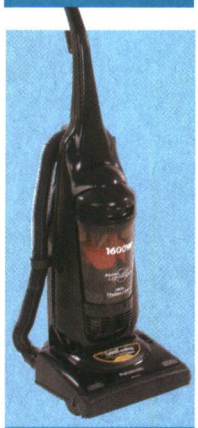
Dyson DC07 animal

Electrolux Glider Z5740

Hitachi CV81D

Hoover Dust Manager DM4460

Morphy Richards EcoVac 73305


Panasonic MCE472

Sanyo SC-X80

KEY

★ ☆ ○ ◒ ●

best ← → worst

✓ has this feature

TOTAL TEST SCORE

The total score is comprised as follows:

Total dust pick-up	30%
Pet hair	10%
Dust emission	15%
Convenience	35%
Noise & energy consumption	10%

NOTES

Models highlighted in **red** are in the Best Buy Guide on p31.

Specification

1 This is the price you can expect to pay by shopping around. For models that aren't widely available, we give the manufacturers' guide price in *italics*.

2 The total weight including all hoses, tubes, nozzles and accessories.

3 This measures the distance from the plug to the front of the nozzle when using the vacuum normally.

4 The maximum usable capacity of dust bag or container. This gives a guide to how often you'll need to change the bag.

5 Where bags are required, we've indicated in the table how much they cost. Pack sizes and content varies – it's not unusual to find filters included with bags.

Features

6 With suction control you can reduce the power when cleaning delicate items like rugs or upholstery.

7 All models come with a narrow gap nozzle and furniture brush.

Performance

8 We measured how much dust was picked up from a wool carpet with empty and partially filled dust containers.

9 The ratings represent the time taken to clean cat and dog hair from a wool carpet.

10 The hard floor rating shows dust pick-up from a smooth surface like laminate flooring. The hard floor with crevices test simulates vacuuming traditional floorboards.

11 We measured any uncleaned margins at the sides and in front of the cleaning head to see how effectively dust was picked up close to walls and furniture.

12 We fed dust (including 5 per cent very fine dust) into each cleaner and measured the total quantity of dust emitted in the exhaust air.

13 This measures the amount of very fine dust retained in the vacuum. These particles are the same size as most cat allergen particles so this test indicates how effective cleaners are at retaining allergens.

14 The noise rating combines measured decibels and a subjective assessment.

WHICH? WAY TO CLEAN IT

For more information and advice on cleaning and stain removal, get a copy of *Which? Way to Clean It* (£10.99). Call **0800 252 100**, quoting reference CLEAN (BKPW04).

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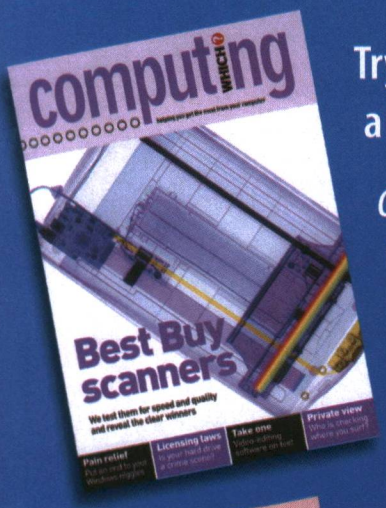

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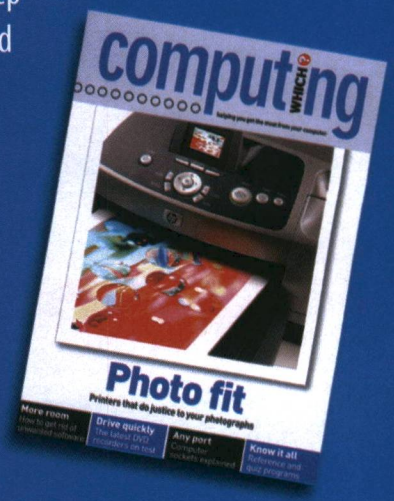
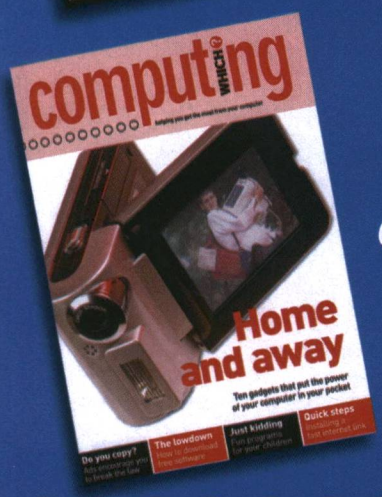


Published 6 times a year, each issue of *Computing Which?* carries the results of comprehensive tests on products ranging from CD drives and scanners to digital cameras and printers, and on software such as anti-virus protection and family-tree programs.



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Travel agents are mis-selling travel insurance

Some insurers are breaking their conduct codes

We pick our Best Buy travel insurance policies

Could your summer holiday turn into a disaster? Widespread mis-selling of insurance could mean you're travelling without suitable cover and don't even realise it

WILL YOUR TRAVEL INSURANCE REALLY COVER YOU?

Matt Brown investigates what travel agents are neglecting to say about their cover

Travel agents are mis-selling travel insurance. In a trawl of 28 agents, we found only one that showed us what its policy covered and checked for medical conditions which could invalidate the cover. Banks, building societies and direct insurers did better, but over half of them also omitted vital information or didn't ask the right questions.

It's a timely finding. At present, travel insurers can decide whether or not they want to sign up to voluntary regulation. That's set to change when the Financial Services Authority takes over regulation of the sale of insurance in January 2005. But – crucially – the government has yet to decide whether travel agents will be covered by that regulation. Ironically, our investigation shows that, if any part of the travel insurance sector needs regulating, it's travel agents.

Travel insurance is big business. In the UK, we spend more than half a billion pounds each year on insuring our trips. And 85 per cent of us are insured for foreign package holidays by travel agents or tour operators. But perhaps we should consider where we buy our cover more carefully. Not only is there a greater chance of encountering mis-selling if you go to a travel agent, their insurance tends to be expensive, too. For example, insurance for a two-week trip to Europe costs £31.25 from Thomas Cook – that's about three times the cost of one of our Best Buys. To find out which companies offer good cover at a decent price, take a look at our Best Buys on p38.

BUYING COVER UNDER COVER

To find out how well travel agents were advising people who want to buy travel insurance, we posed as customers booking a two-week holiday to Majorca.

We made four visits to each of five national travel agent chains – Co-op Travelcare, Going Places, Lunn Poly, Thomas Cook and Travel Choice. We visited eight independent travel agents. We also made 34 telephone calls to 17 other companies that sell travel insurance, including a selection of direct insurers, banks and building societies. Finally, we looked at five internet travel insurance sites, to see what information they provided and how much of it was squirreled away in the small print. We made our investigations between November 2002 and January 2003.

We were looking for two things. First, we wanted the companies to check that we didn't have any medical conditions which could invalidate the insurance. Second, we expected them to explain clearly what the policy covered and what other exemptions there were ▷

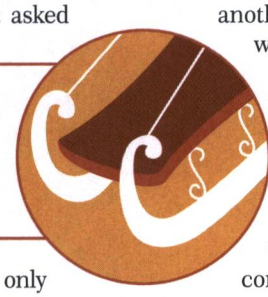
(see 'Fully covered for everything?', below, for some typical exemptions). If a company neglects either of these things, we consider that mis-selling – you could end up with a policy that won't fully protect you, and not find out until you're already on holiday.

TRAVEL AGENTS

We found mis-selling at 19 of the 20 outlets of national chains we visited. We were asked about medical conditions during only three visits. And only three of the branches explained what the policy covered or provided a summary of cover details before the point of sale. Every independent travel agent we visited mis-sold their travel insurance. Only three of the eight asked about pre-existing medical conditions, and only one company explained what the policy covered.

All in all, amazingly, only one out of 28 travel agents – national or independent – checked for pre-existing medical conditions as well as explaining what the policy covered. Some travel agents tried to sell policies by giving us misleading information. For example, at a branch of Lunn Poly, one eloquent sales assistant told us that its insurance 'covers a lot more than most of them – like Tesco's, because they only do it for, like, £10 or something'. In fact, if we'd bought cover from Tesco, it would have cost us £23.46. More importantly, Tesco's cover met our minimum Best Buy criteria – so the level of cover was actually pretty good. It missed out on Best Buy status only because it was too pricey. Similarly, at a branch of Thomas Cook, another sales assistant told us that its insurance would 'cover you unlimited on every single section, which is brilliant!'. You wouldn't guess from the sales patter, but Thomas Cook's policy does have some important medical exemptions.

'It covers a lot more than...Tesco's, because they only do it for, like, £10 or something'



Other travel agents didn't explain the importance of declaring a medical condition. For example, one skipped past the consequences of not doing so by saying: 'If you've got any of those or have been refused insurance before...blah, blah, blah...' Blah, blah, blah? With advice like this, it's no surprise that people fail to understand the importance of declaring medical con-

FULLY COVERED FOR EVERYTHING?

If you've been told that your policy is 'fully covered for everything', as we were at a branch of Co-op Travelcare, then think again. We found that a number of travel agents exaggerated the benefits of their insurance policies and failed to point out exclusions. But all travel insurance policies have them. So here's our guide to typical exclusions. The main policy features of our Best Buys are listed on p39.

MEDICAL CONDITIONS

One of the most important exclusions is for pre-existing medical conditions. As our investigation proves, travel agents and insurers won't necessarily ask you about medical conditions, so it's important to declare any before you buy insurance. For example, if you fail to tell the insurer you have asthma, and then you have an attack while abroad, it may refuse to pay out on related claims.

Similarly, if you had to cancel or cut short your holiday because the person you're travelling with, or a close relative back home, fell ill, you might not be covered. If they suffer from a pre-existing medical condition, the chances are you wouldn't be. So check to see whether your travel companions and any close relatives have a medical condition before travelling. Always check the policy's wording and definitions, and make sure you declare relevant details before you buy your insurance. Companies should tell people that they have a duty to disclose this information as well as making sure the policy is suitable.

Some companies won't cover pre-existing illnesses at all, others will increase premiums or excesses. But we've identified Best Buy insurers that might cover your condition without increasing the premium or significantly raising the excess charge if you make a claim (see p39). We phoned all our Best Buy companies to see whether they would cover three typical medical conditions – diabetes, a slipped disc and high blood pressure. If you're struggling to find a policy that will cover you, or if you're being quoted high premiums, it might be worth calling the insurers we've identified in our table as 'good for pre-existing medical conditions'. This is only a guide, though, and companies may not cover other serious illnesses.

PERSONAL BELONGINGS

You should also check that you have sufficient cover for your personal belongings. For example, some policies exclude such everyday items as spectacles. Policies normally also have a maximum limit for a single item, typically between £150 and £300. If you have an expensive camera, for example, this limit may be too low. It's worth checking whether you have 'all risks' or 'personal possessions' cover on your house insurance. By using the cover available through your house insurance policy, some travel policies will reduce your premium by removing baggage cover.

TERRORISM

As a result of recent acts of terrorism, companies are adding to or amending the exemptions on their policies. For example, most insurers won't cover you for any cancellations or curtailments, should there be a terrorist attack. So it's important to check your policy for definitions of acts of terrorism and different levels of cover. However, you might be covered for medical expenses resulting from a terrorist attack.

Similarly, not many companies will cover you if you have to cut short your holiday as a result of advice from the Foreign Office.

PHOTOGRAPHY GETTYONE STONE ILLUSTRATION TIM KAHANE

'If you haven't got any of those or have been refused insurance before... blah, blah, blah'

ditions before they take out a policy – sometimes with very unhappy consequences.

INSURERS

The other companies, including direct insurers, banks and building societies, did better. However, we found seven companies which either didn't ask about pre-existing medical conditions or didn't explain the detail of the cover in both calls – Boots, Flexicover Direct, More Than, Nationwide, the Post Office, RAC and The Royal Bank of Scotland. In total, ten of the 17 companies we phoned slipped up in at least one of the calls.

Only Barclays, Churchill, Columbus Direct, Direct Line, HSBC, Lloyds TSB and Norwich Union Direct checked for pre-existing medical conditions and explained the details of cover in both calls.

Code breakers All the direct insurers, banks and building societies in our survey are signed up to codes of conduct for selling insurance. The trade associations for the UK's insurance industry, the Association of British Insurers and the General Insurance Standards Council, both set out standards of good practice for their members. These codes require companies to ensure that policies match people's requirements and that customers understand the information they receive before committing to buy any insurance. But, in practice, it seems that some companies aren't meeting their own standards.

INTERNET INSURERS

We also looked at five internet travel insurance sites – 1stQuote, Gosure.com, Inspop.com, Rapidinsure.co.uk and Screentrade.

All the sites contained information on exclusions, including pre-existing medical conditions, and gave access to full policy details. However, they differed in the clarity of their information. For example, on most sites, you have to follow links to access information on medical conditions, and terms and conditions are often in small print at the bottom of the page. However, 1stQuote lists important statements about medical conditions clearly, as soon as you go to the quote page. We'd like other sites to flag up this type of information just as clearly.

If you use the internet to buy your insurance, make sure you check for any exclusions and read the cover details before you buy. Most of the sites have call centres, so if you're unsure about anything, you can phone them to discuss it.

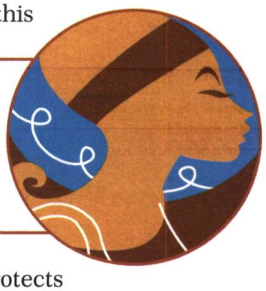
STAMPING OUT MIS-SELLING

Our research isn't the only clue that something's amiss in the travel insurance industry – complaints about travel insurers are on the increase. Between April 2001 and April 2002, the Financial Ombudsman Service received 884 complaints about travel insurance – up 14 per cent on the previous year.

In January 2005, the Financial Services Authority (FSA) will take over regulation of the sale of general insurance. This should, hopefully, give consumers greater protection against bad advice and mis-selling. All insurers would be forced to follow FSA rules. And it would have powers to take action against mis-selling, such as issuing fines.

However, there's one big question left unanswered. At the time of writing, the Treasury still hadn't confirmed whether travel agents would be covered by the regulation. But our investigation shows that travel agents are the most problematic part of the travel insurance sector. In February, as soon as we had the headline results of our research, we submitted them to the Treasury, and we've been busy contributing to its consultation process. The insurance industry has reached a critical point in its history and we hope the government won't miss this opportunity to ensure that regulation protects everybody, regardless of where they buy their travel insurance. We're worried that if the Treasury doesn't introduce regulation for travel agents now, they will continue to mis-sell travel insurance for many years to come.

'It covers you unlimited on every single section, which is brilliant!'



IN THE MEANTIME...

If you're unhappy with the way a company has dealt with a travel insurance claim, you should complain to the company in writing. If you can't resolve your dispute with it directly, check whether it's signed up to the Financial Ombudsman Service (FOS). If it is, the ombudsman can look into the case and has the powers to force it to settle claims and pay compensation. You can contact it on 0845 080 1800. All our Best Buys are members of the FOS.

If you have recently bought travel insurance, check your policy to make sure it's suitable. If you feel that you've been sold an unsuitable policy, contact the travel agent. In most cases, you have 14 days from the date of purchase to change your mind. And, if you do decide to cancel, make sure you buy replacement cover from one of our Best Buys, which are listed over the page. ▷

BEST BUY SINGLE-TRIP POLICIES

ADULT

Europe 8 days	Premium (£)	Europe 15 days	Premium (£)	US 17 days	Premium (£)	Rest of world 24 days	Premium (£)
Direct Travel Standard	9.50	**Direct Travel** Standard	10.50	**James Hampden** Freedom Plan	22	**Direct Travel** Standard	27.50
James Hampden Freedom Plan	10	**Leading Edge** One Trip[1]	11	**Direct Travel** Standard	24.50	**Family Care** Crystal Clear	29.90
Leading Edge One Trip[1]	10	**Atlas Direct** Comprehensive	11.77	**Atlas Direct** Comprehensive	24.57	**James Hampden** Freedom Plan	30.80
Atlas Direct Comprehensive	10.24	**Family Care** Crystal Clear	12	**Leading Edge** One Trip[1]	25	**Atlas Direct** Comprehensive	31.54
Family Care Crystal Clear	10.90	**James Hampden** Freedom Plan	12	**Worldwide Travel** Standard Single	28.50	**Leading Edge** One Trip[1]	33
Worldwide Travel Standard Single	11						

ADULT 65 TO 74 YEARS

James Hampden Freedom Plan[2]	10	**Atlas Direct** Comprehensive[3]	11.77	**James Hampden** Freedom Plan[2]	22	**James Hampden** Freedom Plan[2]	30.80
Atlas Direct Comprehensive[3]	10.24	**James Hampden** Freedom Plan[2]	12	**Atlas Direct** Comprehensive[3]	24.57	**Atlas Direct** Comprehensive[3]	31.54
Worldcover Direct Single Trip	14.56	**Travel Insurance Agency** Superior	17.15	**Travel Insurance Agency** Superior	35.88	**Under The Sun** Premier[4]	42
Travel Insurance Agency Superior	15.40	**Egg** Single Trip Travel Insurance	19.01	**National Australia Group** Travel[3,5]	41.45	**Travel Insurance Agency** Superior	43.78
Focus Do It All Travel Insurance[4]	15.60	**Worldcover Direct** Single Trip	19.56	**Nationwide BS** Single Trip	45.61	**National Australia Group** Travel[3,5]	47.79
		National Australia Group Travel[3,5]	20.07	**Citybond Travel** Spectrum Trip Travel	47		

ADULT 75 + YEARS

Worldcover Direct Single Trip[6]	14.56	**Worldcover Direct** Single Trip[6]	19.56	**Nationwide BS** Single Trip	45.61	**Nationwide BS** Single Trip	52.63
Nationwide BS Single Trip	18.16	**Citybond Travel** Spectrum Trip Travel	23.50	**Citybond Travel** Spectrum Trip Travel	47	**Citybond Travel** Spectrum Trip Travel	52.88
Citybond Travel Spectrum Trip Travel	19.98	**Nationwide BS** Single Trip	24.16	**MRL Insurance Direct** Single Trip[7]	69	**Flexicover Direct** Single Trip Gold	80.88
Norwich & Peterb'ough Travel Policy	20.60	**Norwich & Peterb'ough** Travel Policy	24.65	**Flexicover Direct** Single Trip Gold	71.23	**Marks & Spencer** Single Trip	88.86
Goldfish Single Trip	24	**Columbus Direct** Super[6]	30	**Marks & Spencer** Single Trip	77.84	**MRL Insurance Direct** Single Trip[7]	89
Columbus Direct Super[6]	25.36						

FAMILY

Leading Edge One-Trip[1]	20	**Leading Edge** One-Trip[1]	22	**James Hampden** Freedom Plan[2]	46.20	**James Hampden** Freedom Plan[2]	66
Worldwide Travel Standard Single	22	**Worldwide Travel** Standard Single	26	**Leading Edge** One-Trip[1]	50	**Leading Edge** One-Trip[1]	66
Direct Travel Standard	23.75	**Direct Travel** Standard	26.25	**Worldwide Travel** Standard Single	57	**Direct Travel** Standard	68.75
James Hampden Freedom Plan[2]	24.20	**James Hampden** Freedom Plan[2]	27	**CostOut** Single Trip Super Plus[8]	60.95	**Family Care** Crystal Clear	74.75
Atlas Direct Comprehensive	25.66	**Atlas Direct** Comprehensive	29.42	**Direct Travel** Standard	61.25	**Atlas Direct** Comprehensive	78.85
		Family Care Crystal Clear	30				

1 Maximum age 39 2 Maximum age 70 3 Higher premiums from age 70 4 Maximum age 69 5 Available from Clydesdale Bank, Northern Bank and Yorkshire Bank
6 Maximum age 79 7 Higher premiums from age 81 8 Only available online

Prices correct at 15 January 2003

BEST BUY ANNUAL POLICIES

ADULT

Europe	Premium (£)	Worldwide	Premium (£)
Family Care Multi Traveller	28	**Family Care** Multi Traveller	42
Direct Travel Standard	29.50	**Direct Travel** Standard	45
James Hampden Freedom Plan	30	**James Hampden** Freedom Plan	47.50
TravelPlan Direct Annual[1]	35	**CostOut** Annual Multi Trip Super Plus	48
Atlas Direct Annual Multi Trip Comprehensive	37.28	**TravelPlan Direct** Annual[1]	50
Flexicover Direct Annual Multi Trip Gold	39		

ADULT 65 TO 74 YEARS

James Hampden Freedom Plan[2]	30	**James Hampden** Freedom Plan[2]	47.50
Flexicover Direct Annual Multi Trip Gold[3]	39	**Egg** Multi-Trip[4]	64.77
Egg Multi-Trip[4]	50.72	**Flexicover Direct** Annual Multi Trip Gold[3]	71.50
Focus Do It All Travel Insurance[5]	52	**National Australia Group** Travel[6,3]	78.58
Atlas Direct Annual Multi Trip Comprehensive[3]	57.75	**Nationwide BS** Annual Multi Trip	79

ADULT 75 + YEARS

Nationwide BS Annual multi trip	69	**Nationwide BS** Annual multi trip	79
Flexicover Direct Annual Multi Trip Gold	78	**Eagle Star** Travel Insurance	110.65
Under The Sun Annual Premier[7]	81.90	**More Than** Annual[8]	135
More Than Annual[8]	90	**Flexicover Direct** Annual Multi Trip Gold	143
Atlas Direct Annual Multi Trip Comprehensive[8]	92.75	**Halifax** Annual Multi Trip[9]	146.86

FAMILY

Direct Travel Standard	50	**Direct Travel** Standard	65
James Hampden Freedom Plan	50	**James Hampden** Freedom Plan	72.50
Atlas Direct Annual Multi Trip Comprehensive	55.92	**CostOut** Annual Multi Trip Super Plus	75
Family Care Multi Traveller	58	**Leading Edge** Annual Multi Trip[10]	89
Leading Edge Annual Multi Trip[10]	65	**Family Care** Multi Traveller	94

NOTES

The tables on this page show our Best Buys for single-trip (above) and annual (left) policies. The Best Buy Guide, on the opposite page, explains how we chose them. The table on the opposite page shows the level of cover each provides.

Baggage and money

All the Best Buys have at least £1,500 **cover for baggage and belongings**. We've chosen policies that replace items on a **new-for-old** basis. With these, the insurer either pays the full cost of repairing damaged items or pays to replace them with equivalent new items if they are stolen or destroyed. Policies usually limit **cover for valuables** to between £150 and £500; we also highlight those policies that offer **cover for spectacles** if you lose or break them. The amount of **cover for money** includes travellers' cheques as well as cash.

Medical

Some companies **won't automatically refuse cover for medical problems**. We've tested how good these companies are at offering cover for some real medical conditions (see 'Fully covered for everything?', p36, for more details). The most flexible companies get a ✓ for being **good for pre-existing medical conditions**.

Form E111 entitles you to free or reduced cost emergency medical treatment in most European countries. Some companies will **waive the excess for medical claims if you use your E111** to get treatment. For more details, visit any main post office branch.

Other details

We show the **maximum claim for cancellation or curtailment** of your holiday. Insurers usually charge an excess for the first part of any claim. Some will charge this for each section of the insurance you are claiming under. We identify where you have to pay only **one excess** per claim, or where there is a **maximum excess**.

Cover for travel delay varies between policies. We show the **time limit for delay cover** to begin, and the **maximum claim for a delay** that you can make.

1 Higher premiums from age 40 2 Maximum age 70 3 Higher premiums from age 70 4 Maximum age 65 5 Maximum age 69 6 Available from Clydesdale Bank, Northern Bank and Yorkshire Bank 7 Maximum age 75 8 Maximum age 79 9 Maximum age 76 10 Maximum age 39

Prices correct at 15 January 2003

COVER PROVIDED BY BEST BUY POLICIES

	BAGGAGE AND MONEY					MEDICAL			OTHER DETAILS				
	Cover for baggage and belongings (£)	New-for-old	Cover for valuables (£)	Cover for spectacles	Cover for money (£)	Won't automatically refuse cover for medical problems	Good for pre-existing medical conditions	Waive the excess for medical claims if you use your E111	Maximum claim for cancellation or curtailment (£)	One excess	Maximum excess (£)	Time limit for delay cover (hours)	Maximum claim for a delay (£)
SINGLE-TRIP POLICIES													
Atlas Direct Comprehensive	2,000		200	✓	600	✓	✓	✓	3,000			12	250
Citybond Travel Spectrum Trip Travel	2,000		250		500	✓	✓	✓	5,000			12	300
Columbus Direct Super	2,000		250	✓	500	✓		✓	3,000			12	105
CostOut Single Trip Super Plus	2,000		200		250			✓	3,000			8	300
Direct Travel Standard	1,500		200	✓	500			✓	3,000		100	12	100
Egg Single Trip	2,000		500	✓	500			✓	3,000		see[1]	12	100
Family Care Crystal Clear	1,500		150		500	✓		✓	3,000			12	100
Flexicover Direct Single Trip Gold	2,000		250		500	✓		✓	5,000			12	300
Focus Do It All Travel Insurance	1,500		300	✓	300	✓		✓	5,000		35	12	250
Goldfish Single Trip	2,000		250		250			✓	5,000			8	300
James Hampden Freedom Plan	1,500		250	✓	250	✓		✓	2,500	✓	35	12	50
Leading Edge One-Trip	1,500		200	✓	500	✓		✓	1,500			12	100
Marks & Spencer Financial Services Single Trip	2,500	✓	500	✓	500	✓	✓	✓	6,000	✓		12	350
MRL Insurance Direct Single Trip Supercover	2,000	✓	300	✓	500			✓	5,000	✓		12	300
National Australia Group[2] Travel Insurance	1,500		300	✓	500	✓			5,000			12	200
Nationwide BS Single Trip	1,500	✓[3]	500	✓	500	✓			5,000			12	250
Norwich & Peterborough BS Travel	2,000		250	✓	1,000	✓	✓	✓	3,000		100	12	120
Travel Insurance Agency Superior	1,500		150		500	✓	✓		3,000			12	250
Under The Sun Premier	1,500		300	✓	500	✓		✓	5,000			12	100
Worldcover Direct Single Trip	1,500		250	✓	250	✓			5,000			12	100
Worldwide Travel Standard Single	1,500		200	✓	500	✓		✓	1,500			12	100
ANNUAL POLICIES													
Atlas Direct Annual Multi Trip – Comprehensive	2,000		200	✓	600	✓	✓	✓	3,000			12	250
CostOut Annual Multi Trip Super Plus	2,000		200		250			✓	3,000			8	300
Direct Travel Standard	1,500		200	✓	500			✓	3,000		100	12	100
Eagle Star Travel Insurance	1,500		300	✓	500	✓	✓		5,000			12	20
Egg Multi-Trip	2,000		500	✓	500			✓	3,000		see[1]	12	100
Family Care Multi Traveller	1,500		150		500	✓		✓	3,000			12	100
Flexicover Direct Annual Multi Trip Gold	2,000		250		500	✓		✓	5,000			12	300
Focus Do It All Travel Insurance	1,500		300	✓	300	✓		✓	5,000		35	12	250
Halifax Annual Multi Trip	1,500	✓	500		500	✓	✓	✓	5,000	✓	50	12	30
James Hampden Freedom Plan	1,500		250	✓	250	✓		✓	2,500	✓	35	12	50
Leading Edge Annual Multi Trip	1,500		200	✓	500	✓		✓	1,500			12	100
More Than Annual	1,500		500	✓	300	✓			5,000		40	12	100
National Australia Group[2] Travel Insurance	1500		300	✓	500	✓			5,000			12	200
Nationwide BS Annual Multi Trip	1,500	✓[3]	500	✓	500	✓			5,000			12	250
TravelPlan Direct Annual	1,750		200	✓	500	✓		✓	5,000			12	100
Under The Sun Annual Premier	1,500		300	✓	500	✓		✓	5,000			12	100

1 £100 if Family or Single Parent Cover 2 Available from Clydesdale Bank, Northern Bank and Yorkshire Bank 3 Except clothing

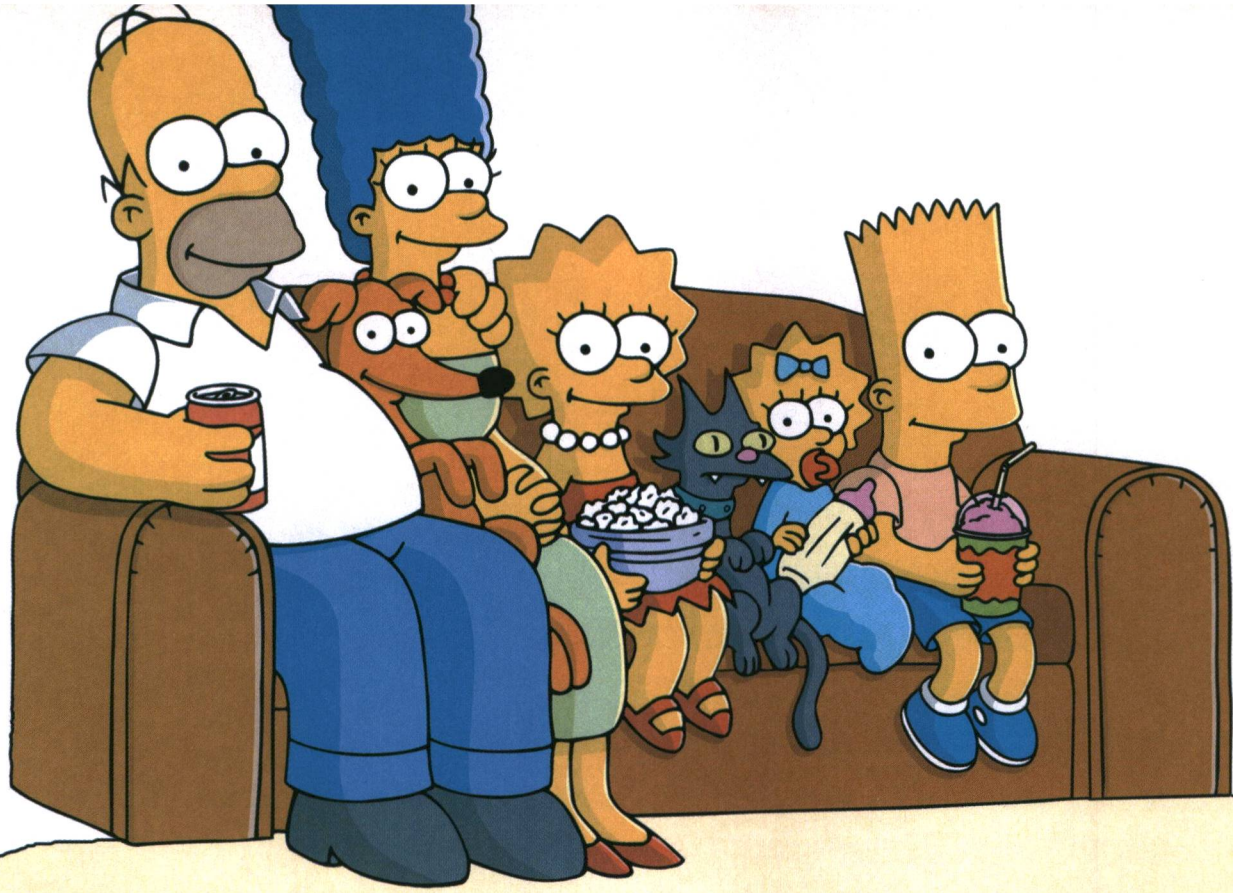
WHICH? extra

Do you have a question about travel insurance ? If so, post your questions on our website at **www.which.co.uk/whichextra**. Post your questions by 9 April. We'll reply on the site on 18 April.

BEST BUYS

The two tables on the opposite page show our Best Buys for single-trip policies (top) and annual policies (bottom). The cover table (above) shows what each Best Buy policy offers. Contact details for all the companies can be found on p50. All the Best Buys match our minimum criteria:

- at least £1 million of medical cover in Europe, and £2 million in the USA and the rest of the world. This includes an air ambulance to get you home, if necessary
- at least £1,500 baggage and belongings cover. Policies also often have a single-item limit. You should make sure you have enough cover for the items you're taking with you
- cover for cancellation or curtailment of your trip, including prepaid excursions and the costs of getting you home (for example, if a close relative falls ill)
- personal liability cover of at least £1 million. This will cover any costs which are incurred as a result of you injuring someone, or damaging their property
- a 24-hour emergency line and cover for legal expenses
- membership of the Financial Ombudsman Service. If you are unhappy with the outcome of a claim and you can't settle your dispute with the insurer, you can complain to the ombudsman for free. The ombudsman can force the insurer to settle claims and pay compensation.



How to set your video

Are you sitting comfortably? Get settled on the sofa and follow our easy guide to TV taping

Programming a video recorder really isn't rocket science, but a surprising number of us are still flummoxed by it. When we want to tape something, we resort to simply hitting 'record' when the programme starts. Or, if we're brave enough to try to tape something while we're out, we come home to find only the closing titles have recorded. Fortunately, several features exist to help simplify the process. Follow our guide and make sure you never miss your favourite show.

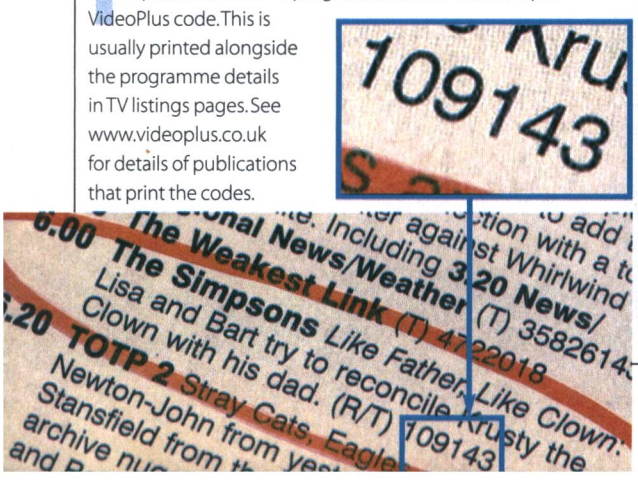
1 USING VIDEOPLUS

VideoPlus is one of the simplest ways to program your video cassette recorder (VCR) or DVD recorder. It's designed to make recording your favourite programmes quick and easy. But, even though it's been available on VCRs for years, many people still don't know how to use it.

We've given general instructions for using VideoPlus, but it may work slightly differently on different machines. If you run into problems, refer to your VCR instruction manual, or contact the manufacturer.

1 FIND THE VIDEOPLUS CODE

Each episode of each TV programme has its own unique VideoPlus code. This is usually printed alongside the programme details in TV listings pages. See www.videoplus.co.uk for details of publications that print the codes.

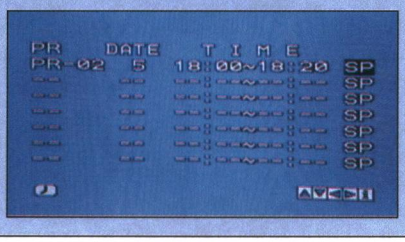


2 ENTER THE CODE

With your VCR turned on and your TV switched to your normal video channel, press the VideoPlus button on your remote control. Then, using the remote control keypad, type in the VideoPlus code (this will appear on screen as shown) and press 'OK'.

3 READY TO RECORD

The TV screen will then display details of the programme that relates to the code (see below). If the channel and times are correct, press 'OK'. Repeat the steps if you want to record another programme. Make sure there's a tape in the VCR, then turn it to 'standby'.



4 HINTS AND TIPS

For VideoPlus to work properly, BBC1 and 2, ITV, and Channels 4 and 5 must be assigned to channel numbers one to five respectively on your VCR.

If your VCR has a program delivery control (PDC) feature, this will work in conjunction with VideoPlus. The VCR waits until it detects a signal from the broadcaster before it starts and stops recording. This should ensure that you don't miss a show even if it's late or is rescheduled. Unfortunately, only certain analogue TV channels carry PDC signals. It doesn't work at all with digital TV.

PHOTOGRAPHY JOHN TRENHOLM ILLUSTRATION AQUARIUS COLLECTION

How to use VideoPlus and VideoPlus Deluxe

Making use of Scart connections

The future of TV recording

2 VIDEOPLUS DELUXE

1 WHAT DOES IT DO?

VideoPlus was designed to operate with analogue TV. Then along came multi-channel TV, with separate set-top boxes. This is when VideoPlus Deluxe was born, and it's now a feature on several VCRs.

VideoPlus Deluxe controls your set-top box as well as your VCR, so you only have to think about one machine. After you've set up your recording using the VideoPlus code, an infrared transmitter on the VCR tells the set-top box to switch to the channel you want to record.

Without VideoPlus Deluxe, if you want to record from more than one channel, you need to switch set-top box channels manually – obviously impossible if you're out of the house.

2 HOW TO USE IT

Once VideoPlus Deluxe is up and running, it's just as easy to use as basic VideoPlus. You simply point the remote control at the VCR, type in the VideoPlus code from the TV listings as before, and the VCR does the rest.

Setting up for the first time can be complex, as you need to go through a process known as 'channel mapping'. This involves telling your VCR which TV station is on which set-top box channel (for example, UK Gold is on channel 24). Once all channels are 'mapped' (consult your manual for details), your VCR knows which channel to switch the set-top box to when it's time to record.

Some VCRs aren't programmed with the remote control codes for newer set-top boxes. Check with the VCR manufacturer if you're unsure.

3 SCART CONNECTIONS – THE INS AND OUTS

1 WHAT IS SCART?

Connecting your VCR to your television is another area that can confuse. Once the VCR's plugged in to the power supply and connected to the aerial, how should you link it to your TV? You could just hook it up to the TV's aerial socket and leave it at that, but ideally you should connect it to your TV using a Scart lead as well.

Scart leads (like the one pictured left) cost from just a few pounds. They plug into the multi-pinned, oblong connections on the back panel of the TV or VCR.

Why use Scart? Scart connections offer several advantages, as follows.

- Picture quality when playing tapes is improved, as Scart bypasses the VCR and TV internal tuners.
- Your TV switches automatically to the video channel when you start playing a tape.
- A Scart connection is the only way to get stereo sound when playing tapes on a stereo TV and VCR.
- It helps you record digital TV more easily (see 'Scart link recording', right).

2 SCART LINK RECORDING

This is a relatively new VCR feature, designed for people who receive cable or satellite digital TV through a set-top box. When you record using the Scart link, you program your set-top box directly, rather than your VCR. The set-top box then controls the timing of the recording.

It works in conjunction with the electronic programme guides (EPGs) provided by SkyDigital and digital cable services. EPGs display several days' worth of TV listings on screen (see picture, right). To record, you simply scroll through the screen and highlight the shows you want to tape. Then, at the appropriate time, the set-top box turns itself on and switches to the correct channel. The VCR detects this via the Scart lead, and starts recording – stopping when the programme finishes.

Scart link recording makes programming and recording digital TV even more straightforward than VideoPlus Deluxe (see above). It also has the added advantage that, if the TV schedule changes or a programme overruns, the EPG is updated, so the VCR won't miss the show. Unlike program delivery control (see 'Hints and tips, opposite), this works with all channels.

Freeview, which provides digital TV via your aerial, doesn't yet offer an EPG, so Scart link recording won't work. However, an EPG is planned, and we'll update you on its features and compatibility with Scart link when it's launched.

4 ALTERNATIVES TO YOUR VCR

If it's still all too difficult, could a completely new machine help? DVDs and PVRs may represent the future of recording (see *Which?*, January 2003, p21).

1 PVRs

Personal video recorders (PVRs) record TV programmes on a built-in hard disc – like you'd find in a computer – rather than a removable tape. They can normally store a maximum of just 12 hours of high quality video, so they're not designed as long-term archives.

The Sky+ PVR works with Sky Digital TV received via satellite. Pace has recently launched a PVR for Freeview users, which we'll be looking at soon in our 'All change' pages.

The good news for technophobes is that recording with a PVR is as simple as highlighting your choice in an on-screen programme guide.

2 DVD-Rs

DVD recorders (or DVD-Rs) use special recordable DVD discs, rather than tapes. The quality of recordings is far superior to those made by a VCR. However, the machines (and the discs) are currently very expensive. There's also some confusion over the different available formats, which aren't fully compatible with each other. We'd advise that you wait a while before buying a DVD recorder.

If recordable DVD takes off, recording should be relatively easy. Both VideoPlus and Scart link recording work with DVD-Rs. And the DVD format makes it easy to skip between recordings.

Car rental companies in the UK and abroad are hiring out children's car seats which are in appalling states of repair

David Evans finds the car hire industry paying little attention to child safety

DANGER

Hopelessly out of date, broken, incorrectly assembled, and not one supplied with adequate instructions – when we hired child seats from 83 car rental companies in the UK, Greece and Spain, we were confronted with seats which put children's lives needlessly at risk.

In the UK, we found several seats which would be unlikely to protect a child in a crash, and none of the outlets fitted the seat for us. In Greece and Spain, things were worse still, with some of the seats seriously damaged. There, some companies were happy to fit the seats, but several did so in a dangerously hapless fashion.

So far, so bad. We then met with the trade body which represents the British car hire industry – the British Vehicle Rental and Leasing Association (BVRLA). Twenty two of the 29 UK outlets we visited were BVRLA members. We suggested that they should introduce car seat hire rules urgently. They suggested that they should put out a couple of new leaflets.

HIRING AT HOME

You might be lucky to find a hire company in the UK which will offer you a seat – under half the outlets we visited could provide a child seat on the day it was requested. Some seemed surprised that we should even ask, and suggested that we buy a seat to go with our day's worth of car hire.

Of the outlets that did have seats, only about half correctly matched the type of seat to our child – a 13kg three-year-old – and provided a seat that was in good condition. The rest were faulty or too old, and unlikely to protect a child in a crash.

Out of date If you can't find a seat for hire, you'll have to buy one instead. Otherwise, you could face a straight choice between cancelling your travel plans or breaking the law. However, being forced to buy a seat might be luckier than it first appears. New seats have to pass modern safety tests – if they don't, no one is allowed to sell them. But there's no such law for hiring car seats, so hire companies can hand over any seat they like.

And they do. One branch of Budget supplied us with a seat that was 12 years old. In safety terms, 12 years is a long time, and the seat predated modern standards by an age. Similarly, BMC Self Drive, Milton Keynes, provided a ten-year-old seat, and Europcar, at Luton airport, a six-year-old one. All three were highly unlikely to protect a child in a crash as well as a modern design. On the Europcar seat, the lengthy service period had taken its toll in wear and tear. One of the installation labels – which is supposed to tell people how to fit the seat, according to the age and weight of the child – had become unreadable. Without it, the child could be at serious risk. And even if the seat was fitted correctly, it would still be unsafe – one of the belt grippers was missing, as was part of the seat-angle adjuster. For the privilege of using this seat for a day, Europcar charged £20, compared with a typical rental cost of £5.

ECP Hire, in Cheshunt, gave us another museum piece – a seat so old that it predated the introduction of codes which show the date of manufacture. It also lacked vital warnings about how to use the seat in cars with air bags, which are mandatory on new seats. In fairness, the staff at ECP Hire did warn us about using the seat facing rearward next to an air bag, and it was the only hire company to do so. However, that does little to compensate for hiring out an ageing and worn seat in the first place.

Assembly and installation In a 30mph crash, a child can be thrown forward with a force of 30 to 60 times its own body weight. So it's crucial that seats are assembled and installed correctly. But, as we found, some hire companies don't seem to take that as seriously as they should.

On a seat from a Thrifty Car Rental outlet, for example, we found that the harness wasn't fitted properly, and the shoulder straps were loose and not fed through the correct slots. No assembly instructions were supplied with the seat, so even if you suspected something was

PHOTOGRAPHY JOHN TRENHOLM ILLUSTRATION GORDON HURDEN

Safety tests on hired child car seats

Results from the UK, Greece and Spain

Our demands to the car hire industry

hired car seats

wrong, it's difficult to see how you could be sure what needed changing.

And, if assembly was bad, fitting was worse. In fact, we didn't find a single company in the UK which fitted the seat for us. This is an important point because it's easy to install a seat incorrectly. A seat manufacturer's survey of people who used their own child seat found that 37 per cent of child car seats were incorrectly fitted or were incompatible with the car. Similar local authority surveys put this figure as high as 50 per cent. It's a point that the BVRLA itself recognises – indeed, its advice to members hints that they 'may find that staff are not sufficiently trained to install the seats'. If we weren't talking about potential loss of life here, that would be laughable – seats are so difficult to fit that staff need training to fit them, yet the same staff are handing over seats to customers, without even bothering to include instructions.

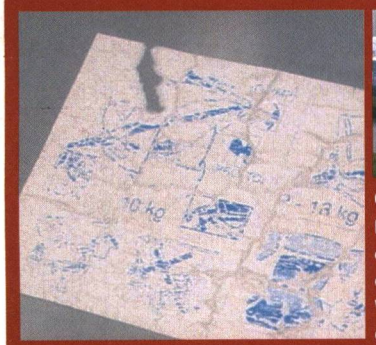
Untrained car hire staff won't fit car seats, so why should the untrained customer be forced to?

There are plenty of ways in which the installation of a seat can go wrong. But, even if you don't have instructions to hand, there should be warning labels to prevent staff or customers making any big mistakes – for example, the label which tells you not to fit a seat facing rearward next to an air bag. One branch of Hertz Rent-a-Car gave us a seat which, happily, had such a warning label. Unfortunately, two key words had been rendered illegible by wear and tear – 'rearward' and 'air bag'.

SUN, SEATS AND SAND

To see if similar problems existed elsewhere in Europe, we picked two popular

THE PROBLEMS WE FOUND



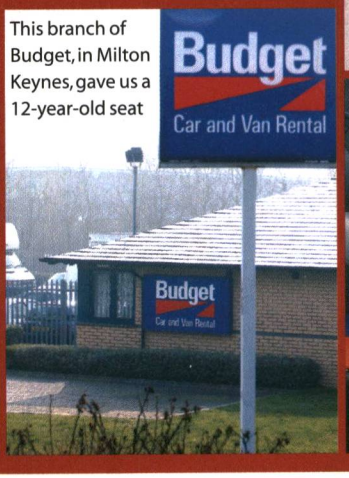
We found this worn label on a seat from Europcar in Valencia. We also found a worn label at Hertz in Stansted airport

OUR RESEARCH

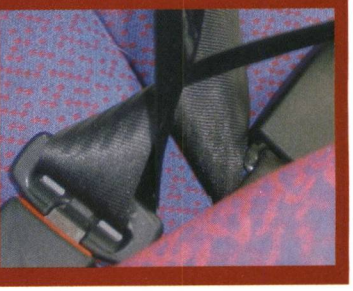
In December 2002, we visited 29 UK outlets. In June 2002, we visited 24 outlets in Greece, and 30 in Spain. We requested a child seat to use that day. An expert inspected the seats

One of the seats we hired in Spain had broken polystyrene padding beneath the fabric cover

This branch of Budget, in Milton Keynes, gave us a 12-year-old seat



We found poorly fitted seats in Spain and Greece (below and left). In the UK, one branch of Thrifty (above) gave us an incorrectly assembled seat



holiday locations in Greece and Spain, and set out to hire some cars. Both countries have more road accident fatalities than the UK, and the last thing you want to worry about when you're in an unfamiliar car, driving on the right-hand side of the road, is the safety of the child seat.

At first, it seemed that the foreign rental companies were more helpful than the UK's – 67 per cent of companies provided car seats in Greece, and 63 per cent in Spain. And, in stark contrast to the UK, several hire companies fitted the seat for us. The trouble was, the seats provided were in an even more parlous state than those in the UK – and when they were fitted, they were often fitted incorrectly.

The state of hired child car seats was even worse in Greece and Spain than it was in the UK

Greece In Greece, only ten of the 16 seats provided matched the age and weight of our child. Of these, three were unacceptably old and unlikely to protect a child in a crash. These old-fashioned designs for seat mounting allowed the seat to move around and the straps wouldn't adequately restrain a child in a crash. Three hire companies fitted the seat for us, one of them incorrectly. And the one which installed the seat incorrectly made us, posing as naive customers, decide whether or not it was safe.

Spain In Spain, six of the ten seats installed by the hire companies were fitted so badly that they would put a child in serious danger. And, as in the UK, there were worn labels, which might leave you to install the seat incorrectly. Worse, some seats were broken – they had broken belt clips, which could result in the belt coming loose completely. One seat we were offered also had broken polystyrene padding, which would be uncomfortable, especially for a child tired from a day on the road in hot weather.

Overall The results in Greece and Spain were even worse than in the UK. We're doing what we can to change things here, and we've passed on our findings to our contacts elsewhere in Europe to help them improve matters there.

WHAT NEEDS TO BE DONE...

The primary concern, of both the law and hire companies, should be child safety. Looking at the current setup, it's difficult to believe that's the case. So here are our challenges to government and to the car hire industry.

- As things stand, hire companies aren't obliged to provide a car seat, or to fit it if they do. In other words, if their customers have children, companies aren't obliged to provide a safe vehicle for them. We think everybody should have a right to expect a car seat to be provided with a hire car if they request one.
- If a company sells a seat, it must be certified to meet current design standards – and yet companies are allowed to hire out seats that are years behind modern standards. We think there should be an age limit on the seats hired out. It would be simple to implement among BVRLA members – they are already required not to hire out cars which are more than three years old. BVRLA even insists on independent inspections of its fleets to check that they don't. So how come it's prepared to let its members hire out 12-year-old seats?
- Once hire companies have fleets supplied with modern seats, they need to keep them in decent physical condition – with no illegible labels and no broken parts. The inspections should cover this as well.

PROPER FITTING IS VITAL

- We've seen that people – hire company staff or the general public – often misfit car seats. The hire companies need to stand up and take some responsibility here. Hire staff need to know how to select and fit the appropriate seat for a particular weight and age of child – if they can't fit their own seats safely, they shouldn't expect customers to do any better.
- Finally, we want instructions provided with every seat. They'll help customers secure a child in the seat, and they're vital if the seat is removed and replaced during the hire period.

...AND WHAT IS BEING DONE

When we finished our research, we discovered that the BVRLA was reviewing its code of conduct, which is supposed to ensure that its members provide a good service. Unfortunately, when we met with them, they were less than keen on our proposals.

The evidence we've found proves that there needs to be changes to how the car hire industry works. People need access to child seats and they need a guarantee that those seats meet current standards.

The BVRLA doesn't agree. It thinks the decision to provide child seats is a 'commercial' one, which should be at the discretion of individual hire companies. But, of course, it isn't merely a commercial decision – it's a decision about the fundamental safety of the vehicles they're hiring out to their customers.

NO GUARANTEE OF SAFETY

Similarly, the BVRLA is doing little to guarantee that its members' seats are safe to use. We think that it's obvious from our research that strict rules and an inspection regime are needed to take potentially dangerous seats out of circulation. But, again, the BVRLA doesn't agree. It has told us that it won't be changing its code of conduct to reflect our research. Instead, it plans to amend two of its leaflets. One of these 'advises' its members to provide manufacturers' instructions and sufficient information on how to select and use a seat. That's not good enough – making changes to leaflets seems to us a wholly inadequate response.

CAMPAIGNING FOR CHANGE

We've sent letters to all the companies we visited, outlining our findings. We've also sent our findings and recommendations to the relevant government departments, all the European tourist boards, the Association of British Travel Agents, the Federation of British Tour Operators, the AA, and the RAC.

GREEN TRAVEL

TRY CHARGING TO BEAT CONGESTION

Could an electric moped be the answer to soaring motoring costs? There's no petrol cost, no road tax and it's exempt from congestion charging. But is it a viable form of transport?

Electric scooters have been around for a while but they've always had a problem with limited range and performance. The EVT scooter (£1,995), launched late last year, claims to have improved things by using a more efficient direct hub-driven engine. The scooter comes in a choice of two models – the Leader 4000e and the retro-styled Leader 168.

We borrowed a Leader 4000e from the manufacturer and put it through its paces. Our 82kg expert rode the EVT around town on a variety of road types including A-roads, dual carriageways, and residential streets with speed humps. Throughout the tests we kept the headlight switched on for safety (as recommended in the Highway Code for riders of small motorbikes and scooters).

There are two performance settings – Economy and Power – the latter giving better acceleration. Using the Power option, we reached a top speed of just under 27 miles per hour (the speedometer has a km/h display), which is less than the 31mph limit for mopeds.

The manufacturer claims a range of 30 miles, but on Economy the scooter covered 20.5 miles on a full charge, while on Power it managed 13.5 miles. But this would have been affected by the weight of our rider and the use of the headlight.

A red warning light comes on to warn you that the energy levels are low and that you need to recharge in a few miles. But our rider said he'd be worried about running out of power as you can't just push it to a garage and fill up the tank. Charging is simple – you just plug it into a normal mains socket. However, unless you've got a garage with an electricity supply, this means you'll have to take the EVT into the house. A complete charge takes about five hours (although it can be charged to 90 per cent within three and a half hours). A full charge costs about 12p, which works out to 0.6p a mile compared to 4p a mile for petrol costs on a conventional moped.

There's no engine noise with the EVT, just a small amount of tyre noise. It was reasonably comfortable and handled well. The under-seat storage area was too small for a helmet and, like most scooters, you'd need a padlock and chain to make it more secure. As with some other mopeds, it did struggle to pull away on a steep hill, but generally it coped on typical journeys around town.

With no direct emissions and low charging costs, the EVT does have environmental and financial benefits. And it could be an ideal option for short trips around town. But with its limited range, you'll need somewhere to plug it in each night.

Contact EVT on **0800 7314050** or visit **www.evtplc.com**. For more information, see 'It's easy, rider', *Which?*, August 2001, p42. ▷

GOING ON A GUILT TRIP

Each time we travel by plane, train, bus or car, greenhouse gases, such as carbon dioxide (CO_2), are released into the atmosphere, contributing to global warming. Website **www.futureforests.com** offers a 'carbon calculator' that lets you work out exactly how many tonnes of CO_2 a particular journey produces, per passenger km. This can help you compare the effect of car, rail and plane journeys.

After making you feel guilty about how many tonnes of CO_2 you've been responsible for releasing into the atmosphere, the site tells you how many trees would offset your journey and make it carbon neutral. It then offers you the chance to buy these trees online – at £8.50 each. You can ask for them to be planted in the forest of your choice.

It doesn't take many trees to make a difference. For example, a return flight to Malaga produces 0.6 tonnes of CO_2 per passenger and you'd need to plant one tree to offset your carbon emissions. A return flight to New York produces 1.22 tonnes of CO_2 per passenger and you'd need to plant two trees.

Planting trees is a very small step in the right direction and won't prevent climate change, but it's a good site and offers tips for reducing emissions, too.

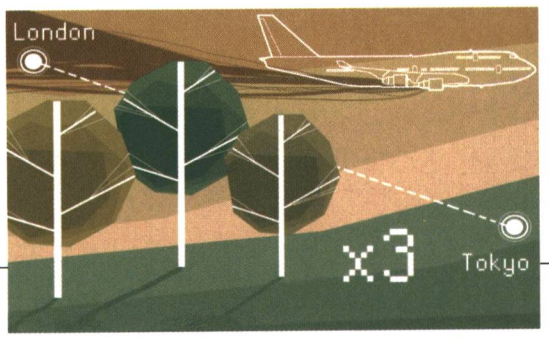


ILLUSTRATION LEE WOODGATE

best buymonitor

Each month, we keep you up to date with the cheapest prices for Best Buys from past tests which are still available. Copies of past articles can be found at www.which.co.uk/whichextra

BEST BUY MONITOR

	Best Buys	Price (£)	Where to buy on the high street	Web price (£)	Where to buy online	Notes
TVs Last report (combos) February 2001 Last report (widescreen) September 2002 Next report (widescreen) October 2003						
TV/VCR combos	Samsung TI-14P7	*120*		137	unbeatable.co.uk	Not perfect, but a good cheap choice for all-round performance. Aesthetic changes. Model number changed from Samsung TI-14B7.
Widescreen 28in	Panasonic TX28PL4	699	Comet	544	hughesdirect.co.uk/which/	Very easy to use and set up, with good picture quality.
Widescreen 32in	Panasonic TX32PL10	899	Dixons	778	hughesdirect.co.uk/which/	Good choice if you notice flicker on TVs.
	Philips 32PW6006/25	600	Miller Brothers	535	prcdirect.co.uk	Good picture quality, but doesn't have a nearly-flat screen.
Discontinued or significantly altered Best Buys Philips 32PW9576/05E						
VCRs Last report January 2003 Next update December 2003						
	Sharp VC-MH835HM	140	Miller Brothers	107	hughesdirect.co.uk/which/	Excellent picture quality for a cheap VCR.
Discontinued or significantly altered Best Buys Panasonic NV-VHD1B-S VCR/DVD player						
DVD PLAYERS Last report August 2002 Next report December 2003						
	Toshiba SD-220E	100	Richer Sounds	109	prcdirect.co.uk	No multi-region hack, but a modified version is available.
Discontinued or significantly altered Best Buys Reoc A3						
HOME CINEMA Last report November 2002						
Complete systems	Denon ADV-1000 plus SC-50HTB (ADV-1000S)	900	Currys or Miller Brothers	720	prcdirect.co.uk	Good viewing and listening quality, and wide range of features. One of relatively few packages that's OK for playing music CDs.
Integrated amplifiers/decoders	Yamaha RX-V630RDS	280	Richer Sounds	356	hughesdirect.co.uk/which/	Good surround sound and overall performance.
Speakers	Infinity Alpha 5 HCS	*500*		499	hifibitz.co.uk	Pretty good for surround sound, and acceptable hi-fi quality.
	KEF Coda series (70, 80 & 90) & PSW 2000 Subwoofer	*1,030*		790	hifibitz.co.uk	The high price is reflected in excellent surround-sound quality, but hi-fi quality is worse than the less expensive Infinity speakers.
HI-FI Last report October 2002 Next report March 2004						
Amplifier	Yamaha AX-396	150	Dixons	142	hughesdirect.co.uk/which/	Offers plenty of power and can support two sets of speakers.
CD player	Technics SL-PG4	80	Richer Sounds	80	hughesdirect.co.uk/which/	Excellent sound quality and good features at a reasonable price.
CD recorder	Denon CDR-W1500	*500*		342	hughesdirect.co.uk/which/	Excellent two-tray model, though price is up £50 since our tests.
Minidisc recorder	Sony MDS-JE480	120	Miller Brothers	103	prcdirect.co.uk	Recording quality isn't perfect, but it's good value for money.
Radio tuner	Sony ST-SE370	100	Miller Brothers	84	prcdirect.co.uk	Good reception and sound quality at a decent price.
Matching separates	Sony Amp TA-FE370 Sony CD Player CDP-XE270 Sony MD Recorder MDS-JE480 Sony Tuner ST-SE370	375	Richer Sounds	365	prcdirect.co.uk	This is a great system for the price. All the components sound good and have a good range of features. The only slight letdowns are the amplifier's lack of support for more than one pair of speakers and the tuner's relatively poor ease of use. Two of the components – the tuner and the minidisc player – are also Best Buys in their own right.
Discontinued or significantly altered Best Buys Sony SCD-XE670						
SPEAKERS Last report September 2002 Next report March 2004						
Bookshelf	B&W DM303	*180*		see[1]		Good sound quality. Add £40 if you don't have speaker stands.
Floorstanding	JBL LX2005	*400*		see[1]		Excellent sound quality. Available in beech, cherry and black ash.
Discontinued or significantly altered Best Buys Eltax Monitor VII, Tannoy Revolution R3						
PORTABLE RADIOS Last report June 2000 Next report June 2004						
	Bush R632	10	Comet	14	comet.co.uk	Not perfect, but great value for money. No short-wave reception.
	Panasonic RF-3500Y	30	Comet	25	empiredirect.co.uk	Good all-round radio, though short-wave tuning is fiddly.
	Sony ICF-SW07	250	Miller Brothers	208	unbeatable.co.uk	Excellent for short-wave reception but sound quality is poor.
Discontinued or significantly altered Best Buys Grundig Yacht Boy 400, Sony ICF-M760						
PERSONAL STEREOS Last report November 2002 Next update for MP3 and Minidisc October 2003						
Cassette player	Aiwa HS-TA186	*15*		see[1]		Reasonable sound quality for a tape player. Has a built-in radio.
MP3 players	Apple iPOD 5Gb Apple iPOD 10Gb Apple iPOD 20Gb	259 329 399	All models from John Lewis or PC World	259 329 398	apple.com/uk apple.com/uk apple.com/uk	Excellent and compact player, but you must have a firewire port on your computer to use it. Since our tests, Creative has released a more direct competitor, Nomad Jukebox Zen.
	Creative Jukebox 3	300	PC World	254	pcworld.co.uk	Better value than the iPod for memory size (20Gb), but bulky.
Discontinued or significantly altered Best Buys Aiwa HSPS183, Panasonic RQ-SX75V, Panasonic SL-CT790, Sharp MD-MT190H(S), Sony D-EJ955, Sony MZ-N1, Sony NW-MS11, Sony WM-EX615						
HEADPHONES Last report June 2002 Next report June 2004						
Cordless and surround sound	Sennheiser RS 65	120	Richer Sounds	88	hughesdirect.co.uk/which/	Cheap, though typically unconvincing, surround sound.
Hi-fi	Grado SR60	*90*		86	unbeatable.co.uk	Good choice if you don't want phones that surround the ear.
On-ear with headband	Panasonic RP-HT51	*10*		see[1]		Good quality, but no better than in-ear models.
On-ear without headband	Philips SBCHS510	*17*		see[1]		Better sound quality than the other non-hi-fi models on test. Aesthetic changes. Model number changed from Philips SBCHS501.
Discontinued or significantly altered Best Buys Panasonic RP-HV377, Sony MDRCD480, Sony MDRED238ML						

Where no high-street price chain was found, a guide price is given in *italics*. Phone the manufacturer for local stockists (contact details are on p50). Internet prices include delivery. 1 These items aren't available from the internet sites we surveyed

PHOTOGRAPHY JOHN TRENHOLM

NEXT MONTH Camcorders, cameras, telephones and computer equipment

WATER CONSERVATION

Flush-tastic!

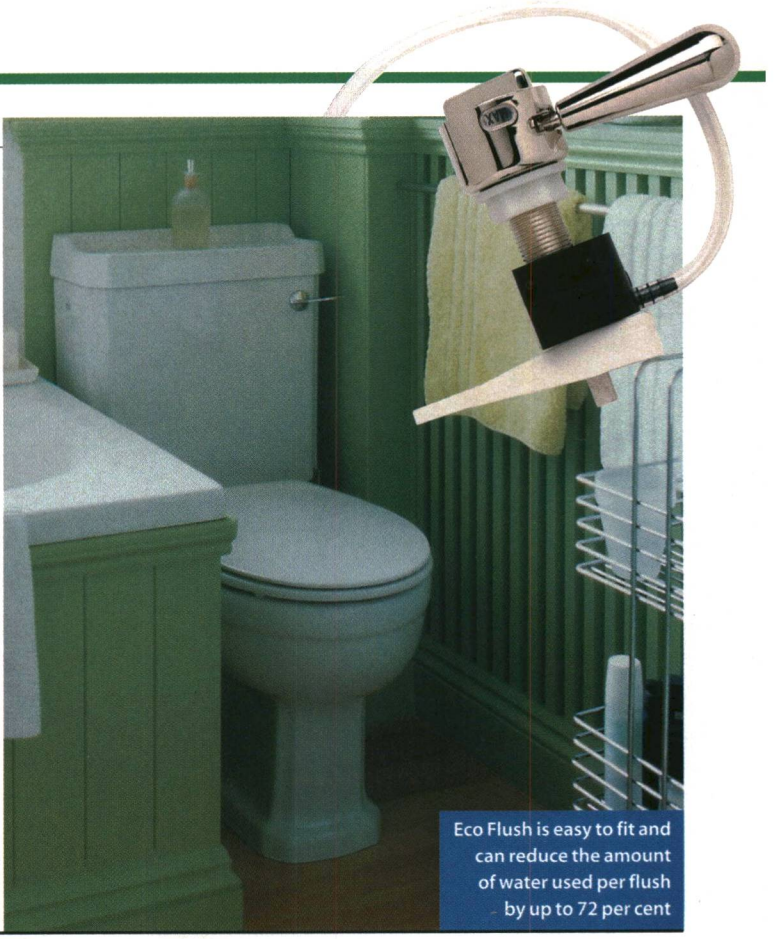
Water is a precious resource (just 1 per cent of the earth's water is drinkable), and it's becoming more precious as climate change becomes a reality. So we should all do our bit to conserve it.

We each use nearly 150 litres of pure drinkable water every day – and we flush more than 30 per cent of it down the toilet. Eco Flush (£20/£25) is a device for reducing the amount of water used for each flush. It's the brainchild of a London inventor and winner of several awards.

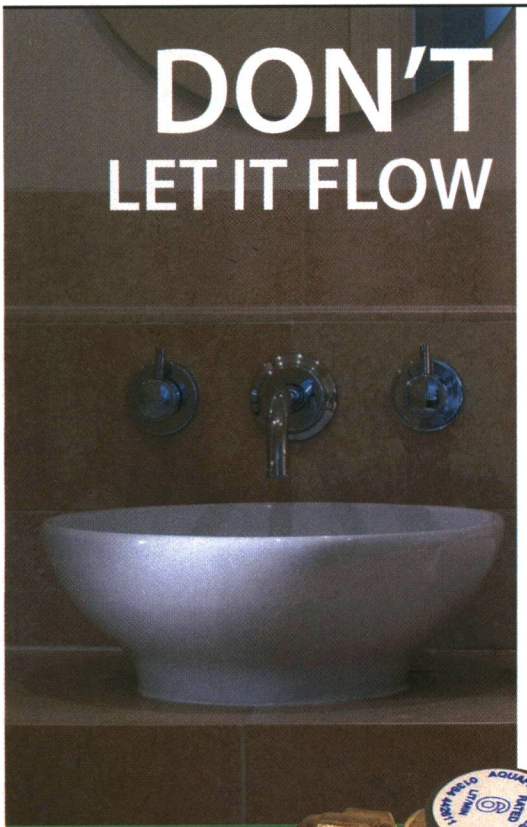
We found the water savings with Eco Flush to be considerable. The water used per flush is reduced by 72 per cent on the minimum setting, and 66 per cent on medium. The third setting, maximum, is a nearly unrestricted flush. The reduction in water on the minimum and medium settings means the Eco Flush provides low water consumption flushes when that's all that's needed. Occasionally, though, you'll need to use the maximum setting to clean the toilet bowl more thoroughly. It's easy to change between the settings, and the flush handle operates the same way as those found on standard loos.

Eco Flush is relatively easy to fit, and some of the tools required are supplied. It won't fit early 'Ideal Standard' cisterns with a 17mm diameter hole, though.

We think the Eco Flush is worth considering. And, if you have a water meter, it could save you money. It's available by mail order on 020 8988 0103 or from www.ecoflush.com.



Eco Flush is easy to fit and can reduce the amount of water used per flush by up to 72 per cent



DON'T LET IT FLOW

If you leave the tap running while you brush your teeth or wash your hands, you're wasting water. We tried two devices that reduce water flow and help reduce the 40 litres of water (per person) that goes down the bathroom plughole each day.

The Aquaflow flow restrictor, £19, can be installed into any 15mm water pipe. It has two settings. The maximum reduced flow uses just 20 per cent of the original flow, the slightly restricted flow uses 67 per cent. Aquaflow changes between the flow levels automatically as you open the tap. It was easy to install, but this will vary depending on where the pipes are and ease of access.

Tap Magic, £5/£7, fits into outlets of mains-fed taps. There are two types – one for 22mm or 24mm diameter externally threaded taps, the other for the internal bore of tap outlets (it's supplied with several 'o' rings to fit a range of tap bore sizes). Tap Magic produces a light spray when the tap is turned on. This changes to regular flow, which intensifies as you increase the flow – like a normal tap. The spray uses just 13 per cent of the original flow; full flow uses 70 per cent. Tap Magic was easier to install than Aquaflow, but it won't fit some types of divided tap outlets.

Both devices reduce water use and are worth considering. Aquaflow is available from www.greenbuildingstore.co.uk (01484 854898), and Tap Magic is available from www.cat.org.uk (01654 705950).

Tap Magic (a washer-type device) and Aquaflow, right, restrict the flow from your taps to help save water

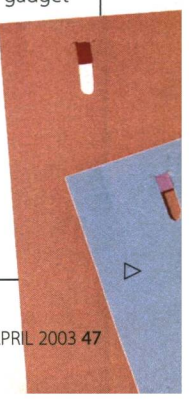
Green stapler

The stapleless stapler is, as it sounds, a stapler that doesn't require staples. This nifty device simply cuts paper and then holds pieces together with a neat tuck and fold.

This gadget not only has great novelty value, it means that you don't need to buy staples, thereby saving steel and doing your bit for the environment. Although one staple weighs only 0.05 grams, if each office worker in the UK used one less staple a day, 120 tonnes of steel would be saved every year. This saves natural resources such as iron ore, coal and water.

On the downside, the gadget works only on a maximum of four to eight pieces of paper at a time.

We found it online at www.ecozone.co.uk for £4.95 and at www.greenstat.co.uk for £5.95.



PHOTOGRAPHY ALAMY, STUDIO XXI

Use this page to find a Best Buy for your savings

SAVINGS ACCOUNTS

Our **easy-access accounts** are run by post, telephone or internet. With most you have to wait a few days to get at your savings – until either the cheque arrives or the money has been transferred to another account. If you need instant access to your money, you should choose an account that has a cash card.

Our Best Buy **notice accounts** require a maximum of 90 days' notice. We give Best Buys for four levels of savings. Choose an account in **red** for the amount nearest to your level of savings.

We also show **how the account is run**, the **minimum initial deposit** and, for notice accounts, the **notice** period you need to give. All our Best Buys are available nationally. But it's worth checking the rates paid by smaller building societies in your area. Institutions change their rates fairly often, so check that your account is still competitive at least every six months.

		INTEREST (%) GROSS[1]						
	How account is run	£100	£1,000	£5,000	£10,000	Min initial deposit(£)	Notice (days)	Cash card
EASY-ACCESS								
Abbey National eSaver	internet		4.00[2]	4.00[2]	4.00[2]	500		✓
Cahoot Savings	internet	3.83	3.83	3.83	3.83	1		
Goldfish Savings	post/tel	3.40	3.40	3.55	3.80	1		
Halifax Web Saver	internet	4.00	4.00	4.00	4.00	1		
Newcastle BS Net Savings	internet		3.65	3.65	3.80	1,000		
Northern Rock Tracker Online	internet	4.00	4.00	4.00	4.00	1		
Scottish Widows Instant Transfer	post/tel	3.75[3]	3.75[3]	3.75[3]	3.80[3]	100		
NOTICE								
Chelsea BS Call Direct 40	post/tel			4.05[4]	4.05[4]	2,500	40	
L&G Savings 50 Day Notice Tracker	post/tel	4.26	4.26	4.26	4.26	1	50	
Safeway Postal Notice	postal		4.00	4.00	4.00	500	60	
Scarborough BS Scarborough 80	post/tel	4.05[5]	4.05[5]	4.05[5]	4.05[5]	100	80	
Scottish Widows 60 Day	post/tel	3.80[3]	3.80[3]	3.80[3]	390[3]	100	60	

1 Rate before tax 2 Includes a variable bonus (currently 0.35 per cent) payable for first six months
3 Includes a bonus of 0.5 per cent payable for first six months 4 Includes a bonus of 0.3 per cent payable to 31 December 2003 5 Includes a bonus of 0.6 per cent payable for first six months

All rates correct at 11 March 2003 Based on data supplied at www.moneyfacts.co.uk

MINI CASH ISAS

All our Best Buy mini cash Isas are available nationally and have a notice period of 90 days or less. For amounts up to £999, they also have a minimum deposit of £10 or less. Choose an account highlighted in **red** for the amount nearest your savings.

✓ indicates that the Isa meets the government's **Cat standards**. Isas usually have tiered **interest rates** depending on your balance. Some providers currently offer bonuses on top of these rates as an incentive to attract new investors. In calculating our Best Buys, we've excluded bonuses. But if you're willing to switch when the bonus ends, consider Isas that include bonuses. We also show the **minimum initial deposit**, any **notice period** and whether the account **accepts transfers** from other Isas. Most of the Best Buys offer the same rates for their Tessa-only Isas.

		INTEREST (%) GROSS						
	Cat standard	£0-£2,999	£3,000-£5,999	£6,000-£8,999	£9,000+	Minimum initial deposit (£)	Notice (days)	Accepts transfers
Abbey National			3.50	3.85	4.15	3,000		✓
B'ham Midshires	✓	3.40	3.90	4.10	4.10	1		✓
Buckinghamshire BS		3.50[1]	3.85	4.10	4.20	100		✓
Hanley Economic BS		3.85	4.30	4.30	4.40	1[2]	30	✓
Kent Reliance BS	✓	4.20	4.20	4.20	4.20	1		✓
Lloyds TSB	✓	3.00[3]	4.00	4.00	4.25	10		✓
Monmouthshire BS	✓	4.25	4.25	4.25	4.25	10		✓
National Counties BS		3.75	4.00	4.00	4.25	500		✓
RBS		3.05[4]	3.85	4.10	4.20	1	60	
Safeway	✓	4.20	4.20	4.20	4.20	10		✓
Shepshed BS		4.20	4.20	4.20	4.20	100	60	✓
Skipton BS		2.75	4.10	4.10	4.10	500	30	
Tipton & Coseley BS	✓	4.20	4.20	4.20	4.20	1	7	

1 3.5 per cent paid on balances of £1,000 to £2,999 2 Minimum investment for non-locals is £1,000 3 3.25 per cent paid on balances from £1,000 to £2,999 4 3.45 per cent paid on balances from £1,000 to £2,999

All rates correct at 11 March 2003 Based on data supplied at www.moneyfacts.co.uk

TESSAS

Although you can no longer take out a new Tessa, you can keep your existing one until it matures and keep adding to it (up to £1,800 a year). If you are not getting a good rate of return from your current Tessa provider, you could consider switching. Use our table to see how your rate compares with our Best Buys.

All our Best Buy Tessas are available nationally and all will allow you to switch to them from your current provider. Some small building societies offer good rates of interest to local savers, so it's worth checking locally before you switch. We show the annual interest rate before tax on four levels of savings. Choose an account that is highlighted in red for the amount nearest to your savings. We also give details of any transfer penalty charged for switching to a different provider.

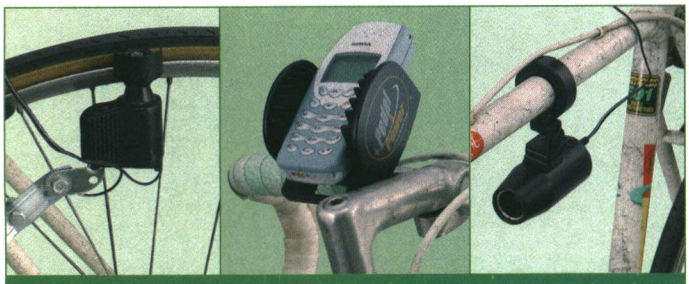
When your Tessa matures, you can transfer the cash originally invested (but not the accumulated interest) into a cash Isa or a Tessa-only Isa.

	INTEREST RATE (%)				PENALTIES
	£500	£1,000	£3,000	£9,000	Transfer penalty
B'ham Midshires Variable Rate		4.15	4.15	4.15	
Cheshire BS Tessa 3	4.65	4.65	4.65	4.65	
Harpenden BS Tessa	4.25	4.25	4.25	4.25	
HSBC Tessa	4.35	4.35	4.35	4.35	
Julian Hodge Bank Tessa	4.00	4.00	4.00	4.00	30 days' notice
Leeds & Holbeck BS Tessa 2nd Issue	4.00	4.00	4.00	4.00	
Lloyds TSB Tessa	4.00	4.00	4.00	4.00	
Monmouthshire BS Tessa 3rd Issue	4.25	4.25	4.25	4.25	30 days' notice
National Counties BS Tessa			4.00	4.25	
Newcastle BS Tessa 3		4.05	4.05	4.05	30 days' loss + £25 fee
Shepshed BS Tessa 1	4.10	4.10	4.10	4.10	

All rates correct at 11 March 2003 Based on data supplied at www.moneyfacts.co.uk

REQUEST A TEST
If you've seen something new you'd like us to test, e-mail us at **allchange@which.net**

PEDALLING FOR NOT MUCH POWER



The Pedal & Power charges your phone while you cycle – but it's hard work

The Pedal & Power, £25, is yet another product claiming to charge your mobile in an emergency (see 'Keyring charger', *Which?*, February 2003, p57). It charges your phone while you cycle – but you'll need to be a keen cyclist to get much use out of it.

The Pedal & Power consists of a dynamo, phone cradle, connecting lead and brackets. The dynamo converts energy from the moving bike wheel into electrical energy to charge your phone. You need to supply a car charger cable suitable for your phone (some phones come with these).

But how hard will you have to pedal? The bad news is that it would take about two and a half hours at a constant speed to fully charge your mobile. On short journeys, the charger will only top up your battery life. Compared with the minimal cost of charging a mobile from the mains (less than one tenth of 1p), the Pedal & Power is time consuming and, well, tiring.

The unit is simple to install on different types of bike, but the instructions aren't great. Mounting a mobile in the cradle is simple – it fits phones that are between 4cm and 5cm wide. A mobile in the cradle is open to the elements, though, so you'll only want to charge your phone in fair weather.

Check the manufacturer's website, www.ikonglobal.com, for information on local stockists. Pedal & Power is also available from Centre for Alternative Technology (www.cat.org.uk, 01654 705 959), and Natural Collection (www.naturalcollection.com, 0870 331 3333).

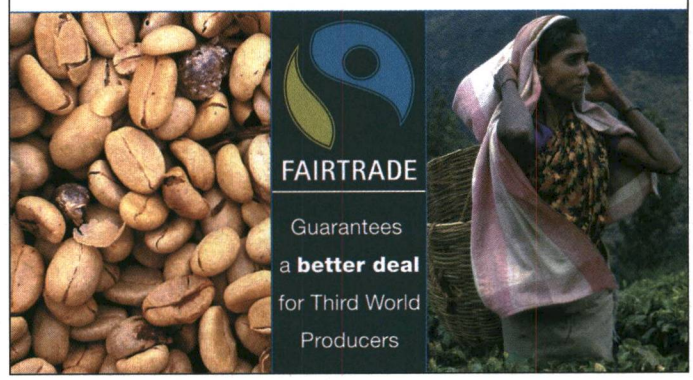
Fairtrade mark goes international

The Fairtrade mark is changing and the new logo (see below) should be on all Fairtrade foods by the end of this year.

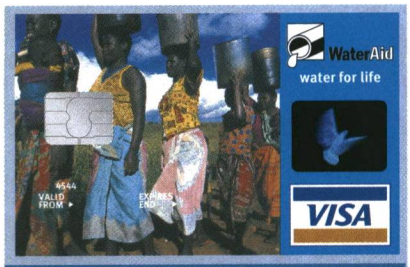
Until recently there were seven different Fairtrade marks used in 17 countries, but the new international Fairtrade logo will make the brand universally recognisable. Foods awarded the Fairtrade mark guarantee better conditions and fair prices for third world producers. A staggering 4.5 million growers and their families already benefit from the Fairtrade scheme and there are more than 100 Fairtrade products in the UK to choose from – including coffee, tea, cocoa, chocolate, snacks and biscuits, sugar, honey, fruit juice and fresh fruit. These are stocked by independent shops and most major supermarkets.

Fairtrade products do tend to cost a bit extra, but the small difference you pay in the shops could make a huge difference to the people that produce them.

Fairtrade foods are increasing in popularity – in 2001, UK sales rose by a staggering 40 per cent. For more information, visit www.fairtrade.org.uk.



NOT AS GENEROUS AS IT SOUNDS



The Co-op's affinity credit card donates a proportion of the amount you spend to WaterAid, but it makes more sense to give money directly through the Gift Aid scheme or straight out of your wages

The Co-op Bank's WaterAid credit card (made of environmentally-friendly plastic) helps provide safe drinking water for some of the world's poorest people. When you take out the card, the charity WaterAid gets £15, and a further £2.50 if you use the card within six months of opening it. WaterAid also gets 0.25 per cent of everything you spend on the card or of any debt you transfer from another card. The standard credit card charges a rather high 17.9 per cent interest on purchases, so you should choose this card only if you pay your bill in full each month. You have to earn £25,000 to qualify for the platinum card, but this has a more competitive rate of 13.9 per cent. There's also a platinum card with interest fixed at 9.8 per cent until January 2008.

The bad news is that, as with other credit cards that give money to charity, WaterAid actually gets very little from you using its cards. Although it's an easy way to give, you'd be better off using a card that gives cashback and donating the money to your chosen charity. Cashback cards give between 0.5 and 1 per cent of spending back, more generous than the WaterAid card. You could increase your donation by giving through the Gift Aid scheme or straight out of your wages. See 'Tax-efficient giving', *Which?*, May 2002, p16, or www.givingcampaign.org.uk.

PHOTOGRAPHY JEREMY HORNER/PANOS PICTURES

CONTACTS

Use these contacts and links to save time when shopping around. For further information, use the links in the article itself. Links are also given on our website – www.which.co.uk/whichextra. You can visit any of the sites listed by going to the site and choosing the 'Web links' feature from the 'Extras' menu

BEST BUY MONITOR (p46)
TVs
Panasonic 08705 357357
www.panasonic.co.uk
Philips 0870 900 9070
www.philips.co.uk
Samsung 0800 521 652
www.samsungelectronics.co.uk
VCRs
Sharp 0800 262 958
www.sharp.co.uk
DVDs
Toshiba 0115 976 6958
www.toshiba.co.uk
Home cinema
Denon 01234 741 200
www.denon.com
Infinity 020 8731 4670
KEF 01622 672 261
www.kef.com
Yamaha 01923 233 166
www.yamaha-audio.co.uk
Hi-fis
Denon 01234 741 200
www.denon.com
Sony 08705 111 999
www.sony.co.uk
Technics 08705 357 357
www.technics.co.uk
Yamaha 01923 233 166
www.yamaha-audio.co.uk
Speakers
B&W 01903 221 500
www.bwspeakers.com
JBL 020 8731 4670
www.jbl.com
Portable radios
Bush 020 8787 3111
www.bushinternet.com
Panasonic 08705 357 357
www.panasonic.co.uk
Sony 08705 111 999
www.sony.co.uk
Personal stereos
Aiwa 0870 168 9000
www.aiwa.co.uk
Apple 0800 0391 1010
www.apple.com/uk
Headphones
Grado www.gradolabs.com
Panasonic 08705 357 357
www.panasonic.co.uk
Philips 0870 900 9070
www.philips.co.uk
Sennheiser
0800 652 5002
www.sennheiser.co.uk

CHILD SEATS IN HIRE CARS (p42)
BVRLA 01494 434 747
www.bvrla.co.uk
Rospa 0121 248 2000
(for advice on carrying children)
www.rospa.co.uk

LAPTOP COMPUTERS (p19)
Acer 0870 900 2237 (information line)
www.acer.co.uk
Advent 0845 850 0545
www.dixons.co.uk
Apple 0800 039 1010
www.apple.com/ukstore
Dell 0870 907 5819
www.dell.co.uk
Fujitsu Siemens 01344 475000
www.fujitsu-siemens.co.uk
Hi Grade 020 8532 6111
www.higrade.com
HP/Compaq 0845 270 4222
www.hp.co.uk
IBM 01475 892 000
www.ibm.co.uk
Packard Bell 01628 512400
www.packardbell.co.uk
Samsung 08000 722242
www.samsungelectronics.co.uk
Time 0870 830 3116
http://www.timecomputers.com
Toshiba 0870 444 8944
www.toshiba.co.uk

LONG-TERM INVESTORS (p26)
To find an IFA
IFA Promotion 0800 085 3250
www.unbiased.co.uk
The Institute of Financial Planning
01179452 470
www.financialplanning.org.uk
Matrix Data UK IFA Directory
www.ukifadirectory.co.uk
Money Management National
Register of Fee-based Advisers
0870 013 1925 (answerphone)
Society of Financial Advisers (SOFA)
020 7417 4442
www.sofa.org.
Useful contacts
Association of Investment Trust
Companies (AITC)
020 7282 5555
www.itsonline.co.uk
FSA 0845 6061234
www.fsa.gov.uk
FT Fund ratings
www.ft.com/fundratings
Investment Management Association
(IMA) 01943 878877
www.investmentfunds.org.uk

OUTSIDE CLEANERS (p14)
B&Q 0845 609 6688
www.diy.com
Betterware 0845 121 1010
www.betterware.co.uk
Bio (pbi Home and Garden Ltd)
0845 3454100
www.bio-garden.co.uk
Biotal 029 2047 5550
www.biotal.co.uk
Buster 0870 6030420
www.challs.com
Cuprinol 01753 550555
www.cuprinol.co.uk
Jeyes 01842 754567
www.jeyes.com
Nilco (Solvitol Ltd)
0191 4929106
www.solvitol.com
Osmose 01628 4866644
www.osmose.co.uk
Polycell 01753 550000
www.polycell.co.uk
Ronseal 0114 240 9469
www.ronseal.co.uk
Screwfix Direct 0500 414141
www.screwfix.com
Thompson's 0114 240 9469
www.toughproducts.co.uk
Vitax 01530 510060
www.vitax.co.uk

PAINT AND ROLLERS (p10)
B&Q 0845 609 6688
www.diy.com
Crown 0870 240 1127
www.crownpaint.co.uk
Dulux 01753 550555
www.dulux.co.uk
Fads 01477 544 544
www.fads.co.uk
Focus 0800 436 436
www.focusdiy.co.uk
Homebase 0870 900 8098
www.homebase.co.uk
Johnstone's 01924 354100
www.johnstonesnop.co.uk
Leyland 01924 354100
www.leyland-paints.co.uk
Wickes 0870 6089001
www.wickes.co.uk
Wilko 01909 505 505
www.wilko.co.uk
Designer paints
Craig & Rose 01383 740 000
www.buildingconservation.com
Crown 0870 240 1127
www.crownpaint.co.uk
Dulux 01753 550555
www.dulux.co.uk
Farrow & Ball 01202 876141
www.farrow-ball.co.uk
New England 02380 256 256
www.diy.com
Tate 02380 256 256
www.diy.com
'Green' paints
Aquamajin 020 7450 2211
www.constructionresources.com
Auro 01799 543 077
www.auroorganic.co.uk
Biofa 01484 854898
www.greenbuildingstore.co.uk
Ecos 01524 852371
www.ecospaints.com
Nutshell Natural Paints
01364 73801
www.nutshellpaints.com
Rollers
Acorn 01953 453201
www.hamilton-acorn.co.uk
B&Q 02380 256 256
www.diy.com
Fit for the Job (Rodo) 0161 371 6401
www.rodo.co.uk
Focus 0800 436 436
www.focusdiy.co.uk
Halls 028 9035 1707
www.hallsbeeline.net
Harris 01527 575 441
www.lgharris.co.uk
Kalon 01924 354 000
www.sigmakalon.co.uk
Stanley 011422 764070
www.stanleyworks.com
Useful contacts
Save Waste and Prosper (SWAP)
0113 243 8777
www.communityrepaint.org.uk

PATIENT ORGANISATIONS (p24)
The Alzheimer's Society 0845 300 0336
www.alzheimers.org.uk
Arthritis Care 080 8800 4050
www.arthritiscare.org.uk
Aventis 01732 584000
www.aventisbehring.co.uk
Behcet's Syndrome Society
01488 71116
www.behcets.org.uk
Breast Cancer Care 020 7384 2984
www.breastcancercare.org.uk
Diabetes UK 020 7424 1000
www.diabetes.org.uk
The Impotence Association
020 8767 7791
www.impotence.org.uk
Insulin Dependent Diabetes Trust
01604 622837
www.iddtinternational.org
The Long Term Medical Conditions
Alliance 020 7813 3637
www.lmca.org.uk
Men's Health Forum 020 7388 4449
www.menshealthforum.org.uk
Mind 020 8519 2122
www.mind.org.uk
The MS Society 020 8438 0700
www.mssociety.org.uk
National Eczema Society
0870 241 3604
www.eczema.org
The National Osteoporosis
01761 471771
www.nos.org.uk
Novo Nordisk 0845 6005055
www.novonordisk.co.uk
Pharmacia 01908 661101
www.pharmacia.com
Pfizer 01304 616161
www.pfizer.co.uk
The Tuberous Sclerosis Association
01527 871898
www.tuberous-sclerosis.org
Other useful contacts
Contact a Family 0808 808 3555
www.cafamily.org.uk
DIPEx 01865 226672
www.dipex.org
NHS Direct 0845 46 47
www.nhsdirect.nhs.uk
Patients Association 08456 084455
www.patients-association.com
BestTreatments www.besttreatments.
org (login and password consumers)

SAVINGS MONITOR (p48)
Mini cash Isas
Abbey National 0845 6000181
www.abbeynational.co.uk
Buckinghamshire BS 01494 879500
www.bucksbuildingsociety.co.uk
Birmingham Midshires 0845 6022828
www.askbm.co.uk
Hanley Economic BS 0800 838811
www.thehanley.co.uk
Kent Reliance BS 0800 783 4248
www.krbs.co.uk
Lloyds TSB Local branch
www.lloydstsb.co.uk
Monmouthshire BS 01633 844402
www.monbsoc.co.uk
National Counties BS 01372 747771
www.ncbs.co.uk
Royal Bank of Scotland
0808 1009510
www.rbs.co.uk
Safeway 0800 995 995
www.safeway.co.uk
Shepshed BS 01509 822000
www.theshepshed.co.uk
Skipton BS 0800 446776
www.skipton.co.uk
Tipton & Coseley BS 0121 557 2551
www.thetipton.co.uk
Savings accounts
Abbey National 0800 174635
www.abbeynational.co.uk
Cahoot www.cahoot.com
Chelsea BS 0800 272505
www.chelseabs.co.uk
Goldfish 0800 885555
www.goldfish.com
Halifax 08457 263646
www.halifax.co.uk
Legal & General Savings 0845 783 9839
www.landg.com
Newcastle BS
www.newcastlenet.co.uk
Northern Rock 08702 400704
www.northernrock.co.uk
Safeway 0800 995995
www.safeway.co.uk
Scarborough BS 0845 458 4458
www.scarboroughbs.co.uk
Scottish Widows Bank 0845 845 0829
www.scottishwidows.co.uk
Tessas
Birmingham Midshires 0845 602 2828
www.askbm.co.uk
Cheshire BS 0800 243278
www.cheshirebs.co.uk
Harpenden BS 01582 765411
www.harpendenbs.co.uk
HSBC Local branch
www.hsbc.co.uk
Julian Hodge Bank 0800 028 3746
www.julianhodgebank.com
Leeds & Holbeck BS 0113 225 7777
www.leeds-holbeck.co.uk
LloydsTSB Local branch
www.lloydstsb.co.uk
Monmouthshire BS
01633 844402
www.monbsoc.co.uk
National Counties BS 01372 747771
www.ncbs.co.uk
Newcastle BS 0191 244 2442
www.newcastle.co.uk
Shepshed BS 01509 822000
www.theshepshed.co.uk

TRAVEL INSURANCE (p35)
Atlas Direct 0800 0131213
www.atlasdirect.net
Citybond Travel 0870 444 6431
www.citybond.co.uk
Columbus Direct 0845 3308518
www.columbusdirect.com
CostOut www.costout.co.uk
Direct Travel 0190 3812345
www.direct-travel.co.uk
Eagle Star 0800 555200
www.eaglestar.co.uk
Egg 08451 222888
www.egg.com
Family Care 08705 561224
Flexicover Direct 0870990 9292
www.flexicover.com
Focus Do It All 0800 43 64 36
www.focusdiy.co.uk

INDEX

Online Which? Extra has a full archive of *Which?* reports published since July 2000. Just log on to **www.which.co.uk/whichextra** and navigate the easy-to-follow categories, or use the search engine to find the advice you want.

By phone Alternatively, ring our Members' Helpline on **0845 307 4000**. The team will be able to tell you when we last reported on a topic or when our next report is due.

In print See p55 of the December 2002 issue for our last full index to reports published in *Which?* during 2002.

APOLOGY

'ASSOCIATION OF RIGHT COBBLERS'
March 2003, p47

We did not ask trade associations for information on work guarantees, only indemnity insurance. Neither the Domestic Appliance Service Association nor the Hire Association of Europe provides, nor requires members to have, indemnity insurance, but DASA members must offer a three- or 12-month work guarantee depending on the product repaired. Because of the nature of HAE members' business (equipment hire), we would not expect them to offer a work guarantee.

We should not have referred to these associations as 'bad guys' and we apologise unreservedly for doing so.

CORRECTIONS

'A GUIDE TO USING THE SMALL CLAIMS COURT'
February 2003, p50

The phone number for the Registry Trust (under 'Think about the suitability of your case', step 3) is 020 7380 0133.

'POOR VALUE POINTS SCHEMES'
March 2003, p24

You earn double points with the Tesco Finest Platinum card only when you use it to shop online at Tesco.com. The value of rewards given for using the Platinum card are therefore the same as for the standard card (see the summary on p25).

We apologise for these errors.

BEST BUY COMPETITION RULES

Our Best Buy competition is open only to current members of *Which?*. Only one entry per household. Entries received from 4 April to 27 April 2003 will be entered into the competition. Winners will be informed in writing by 23 May 2003. The first two winners drawn with the correct answer will receive a Fujitsu Siemens Amilo D7820. If the model offered is not available, an equivalent will be given. Winners are not eligible for a cash equivalent.

A list of winners will be available from BB April 03, Which?, Castlemead, Gascoyne Way, Hertford X, SG14 1LH after 30 May 2003 (please include an SAE). Details will also be given on our website.

Those under 18 years of age and employees of Which? Ltd, its associated

next month in WHICH?

Halifax 0800 7310180
www.halifax.co.uk
Goldfish 0845 601 1909
www.goldfish.com
James Hampden 0870 243 0756
www.jameshampden.co.uk
Leading Edge 01892 836622
www.leadedge.co.uk
Marks & Spencer Financial Services
0800 068 3918
www.marksandspencer.com
More Than 0800 300866
www.morethan.com
MRL Insurance Direct0870876 7677
www.mrlinsurance.co.uk
National Australia Group
Clydesdale Bank 0870 4004878;
www.cbonline.co.uk/Northern Bank
08704004887; www.nbonline.co.uk/
Yorkshire Bank 08704004884
www.ybonline.co.uk
Nationwide BS 0500 302012
www.nationwide.co.uk
Norwich and Peterborough BS
0845 300 6727
www.npbs.co.uk
Travel Insurance Agency 02084465414
www.travelinsurers.com
TravelPlan Direct 08707 747377
www.travelplan-direct.com
Under The Sun 08458 4654329
www.underthesun.co.uk
Worldcover Direct 0800 365121
www.worldcover.com
Worldwide Travel 01892 833338
www.worldwideinsure.com

Other useful contacts
The Association of British Insurers
(ABI) 020 7600 3333
www.abi.org.uk
Financial Ombudsman Service
0845 080 1800
www.financial-ombudsman.org.uk
General Insurance Standards Council
(GISC) 020 7648 7810
www.gisc.co.uk

VACUUM CLEANERS (p30)
Bosch 0870 727 0446
www.boschappliances.co.uk
Dirt Devil 01788 532028
Dyson 0870 527 5104
www.dyson.com
Electrolux 01582 491 234
www.electrolux.co.uk
Hitachi 01628 643000
www.hitachidigitalmedia.com
Hoover 01685 721222
www.hoover.co.uk
LG 0870 607 5544
www.lge.co.uk
Miele 01235 554456
www.miele.co.uk
Morphy Richards 08450 777700
www.morphyrichards.co.uk
Panasonic 08705 357357
www.panasonic.co.uk
Philips 0845 6010354
www.philips.com
Sanyo 01869 322788
www.sanyo.co.uk
Sebo 01494 465533
www.sebo.co.uk
Vax 0870 6061248
www.vax.co.uk

NOT PAYING THE EARTH

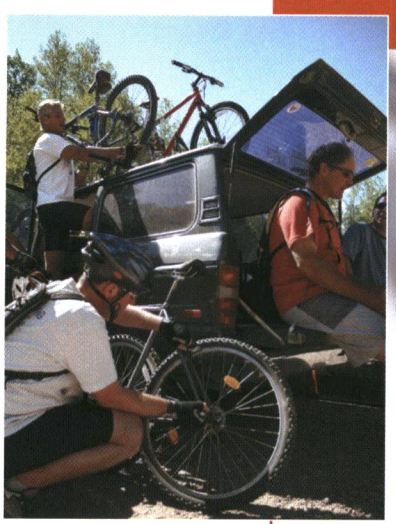
Who's cheapest if you want to buy organic?

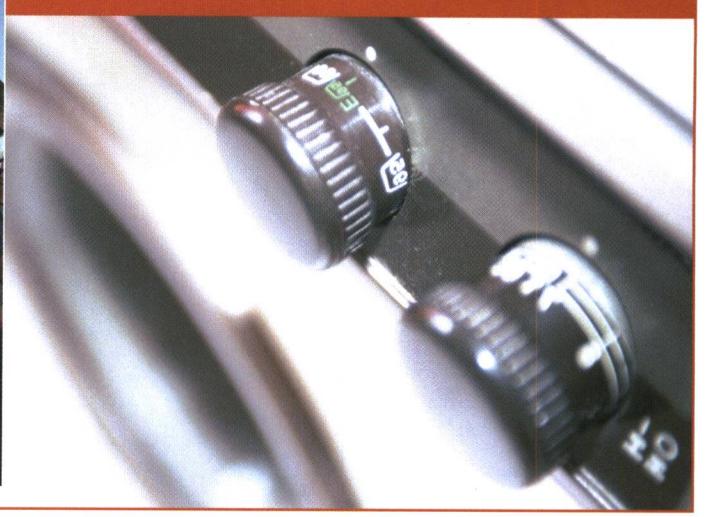
BRANDS TO TRUST

We name the makes that won't let you down

TAKE THE BIKE WITH YOU

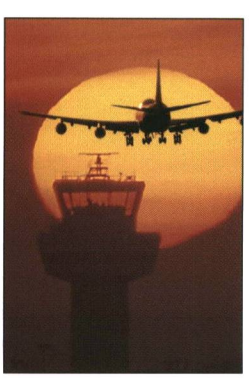
With a Best Buy bike carrier





DON'T GET THE TRAVEL BUG

Travel sickness remedies compared



Pension statements Do you understand yours?

Bunk beds Best Buys for double-decker kids

Takeaway hygiene We check out what you can't see

Freezers Best Buys from 20 new models on test

Coming soon Barbecues; **Best Buy house insurance**; Jogging shoes; **Child car seats**; Disposable cameras; **Call centres**; Best Buy luggage; **Cookers on test**; Electronic money transfers; **Car security league table**; Equity release mortgages; **Broadband update**; Genetic testing kits

PHOTOGRAPHY ALAMY, GETTY-ONE STONE, STUDIO 21, JOHN TRENHOLM, ZEFA

companies and suppliers are not eligible to enter any *Which?* competition. Members of their immediate families (namely spouse, children, parents, siblings) are also ineligible, as is anyone living in the employee's household.

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UK ISSN 0043-4841
Printing St Ives (Caerphilly) Ltd

briefcases

Two recent cases from our lawyers' files

WINDOW PAIN

Carr Portable Buildings Ltd of Barking, Essex, agreed to install custom-made double-glazed windows for Jennifer Smith's house at a cost of £1,769. It confirmed that the new windows would be exactly the same design and fit as the original ones – the only difference was that they would be double glazed. The windows were installed a few months later but Jennifer wasn't pleased. They didn't fit properly and they let the rain in. Jennifer also felt she'd been misled about the company's ability to replicate the original design.

Jennifer's custom-made windows didn't fit properly

Jennifer complained but was told it would be a while before anything could be done. She made several more calls in the following months until finally someone came to try to put things right. However, the repairs were inadequate and didn't solve the problems. After repeated unsuccessful attempts to get things sorted out, Jennifer came to us.

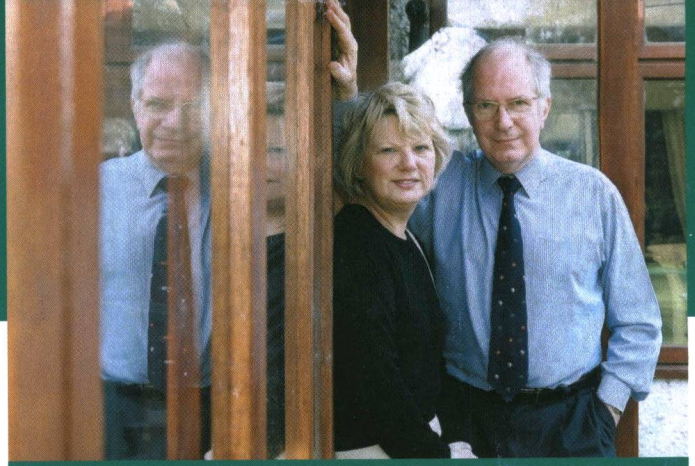
We advised Jennifer to get an expert's report. On the strength of its findings, we wrote to Carrs pointing out its obligation to carry out work with reasonable care and skill, using materials that were of satisfactory quality. Carrs refused to accept liability, but agreed to have an expert inspect the windows.

Carrs refused to disclose the findings of the expert's report but did admit that it had recommended the windows should be repaired. It offered Jennifer £2,000. Jennifer refused – she'd been quoted £4,289 to have the defective windows removed and the correct replica double-glazed windows installed.

Carrs eventually agreed to compensate Jennifer in full, provided she returned the windows. She agreed and Carrs sent her a cheque for £3,289. It paid the remaining £1,000 when it had collected the windows from Jennifer.

POINT OF LAW

When you enter into a contract for services, and the work is not done properly, you're entitled to ask for the work to be put right. If the company refuses, or fails to do a satisfactory job, you can ask a third party to do the work and then claim back reasonable costs for completing the work.



The Castles' new conservatory was so unsafe, it had to be dismantled

CONSERVATORY CATASTROPHE

Paul and Pam Castle asked Oasis Conservatories of Alveley, Shropshire, for a quote to supply and install a conservatory. They were assured it would be built to precise technical standards and that it would be a 'silky smooth operation'. The price, including mahogany window frames and doors, was finally agreed at £21,000.

Shortly after the windows were installed, the frames showed signs of bowing, and deep cracks appeared in many of them. The Castles held back the final payment of £8,000 in order to get the frames replaced. But before they could do that, a large pane of glass fell out of the newly-installed roof.

Paul called in a structural engineer. He declared the conservatory structurally unsound and advised immediate dismantling. The Castles gave Oasis the chance to have its own independent inspection done, but Oasis simply sent along workmen to take down the roof. Paul and Pam asked Oasis for the money they'd paid. As Oasis didn't reply, they came to us.

We wrote to Oasis to remind it of its obligation to exercise reasonable skill and care when carrying out work and to use only materials that were of satisfactory quality and fit for the purpose. Oasis didn't reply, so we wrote again. We said that, if we didn't hear within seven days, we'd advise the Castles to issue proceedings.

POINT OF LAW

The court expects you to try to settle a claim by negotiation. If one party refuses, or behaves in such a way that the other party is forced to take the claim to court, this may amount to unreasonable conduct. The court can then order the unreasonable party to pay the other side's legal costs.

Oasis' solicitors told us they were getting a technical report, so we extended the deadline. Then they said the conservatory couldn't be inspected as it had been dismantled. We replied that such delaying tactics amounted to unreasonable conduct and that the case would be going to court.

Proceedings were issued but Oasis finally settled out of court. It paid Paul and Pam £5,000 in cash. This sum, together with the £8,000 Paul and Pam had held back, represented what it would cost to put things right.

PHOTOGRAPHY ROBIN BECKHAM, JOE SHEEHAN

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